

Retail Payments User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.4.0.0

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ORACLE®

Retail Payments User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 22.2.4.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.4.0.0
1	Transfer Money	
	Own Accounts	✓
	Internal Account	✓
	India Domestic - NEFT	×
	India Domestic - RTGS	×
	India Domestic - IMPS	×
	SEPA - Credit Transfer	✓
	International Transfer	✓
2	Adhoc Transfer	
	Internal Account	✓
	India Domestic - NEFT	×
	India Domestic - RTGS	×
	India Domestic - IMPS	×
	SEPA - Credit Transfer	✓
	International Transfer	✓
3	Multiple Transfers	
	Internal Account	✓

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.4.0.0
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	SEPA - Credit Transfer	✓
	International Transfer	✓
4	Manage Payees	
	Internal	✓
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	International Transfer	✓
	SEPA - Credit Transfer	✓
	Domestic Draft	✓
	International Draft	✓
5	Demand Draft	
	Domestic - Pay Now	✓
	Domestic - Pay Later	✓
	International - Pay Now	✓
	International - Pay Later	✓
6	Adhoc Demand Draft	
	Domestic - Pay Now	✓
	Domestic - Pay Later	✓
	International - Pay Now	✓
	International - Pay Later	✓

Sr No	Transaction / Function Name	Oracle Banking Payments 14.7.4.0.0
7	Repeat Transfers	
	Own Accounts	✓
	Internal Accounts	✓
	India Domestic - NEFT	x
	India Domestic - RTGS	x
	India Domestic - IMPS	x
	SEPA	✓
	SWIFT	✓
8	Manage Debtors	✓
9	Request Money	✓
10	Favorites	NH
11	Payment Status Inquiry	✓
12	Payment Cancellation	
	Own Accounts	✓
	Internal Account	✓
	SWIFT	✓

[Home](#)

3. Payments

The digital banking applications simplifies the user's requirement of transferring funds from one bank account to other. By using the payments module of the digital banking application, users can transfer funds from their own accounts to other accounts within the same bank or any other bank locally or a bank in another country.

A Note on Domestic (Local) Payments:

Local Payments are very region specific. For example, NEFT is a network supported for local payments within India. The same will not be of any relevance in Europe. Similarly, SEPA is a network supported within Europe and will not have any relevance in Asia for local payments.

For Domestic (Local) Payments, the base product of Oracle Banking Digital Experience supports some local payments out of the box as mentioned in the Transaction Host Integration Matrix. Therefore, often, there will be a need for the implementation teams to step in and implement the local network specific to the region that the bank is in.

The following sections in this document detail all the features offered to users through the payments module of the digital banking application.

Note: Payment Screens are not supported in the landscape mode of mobile applications and mobile browser.

4. Manage Payees

The online banking application enables customers to save and maintain payees (beneficiaries) towards whom payments are to be made frequently.

Payees can be created and maintained for the following types of transfers:

- Internal Bank Account
- Domestic Bank Account
- International Bank Account
- Domestic Demand Drafts
- International Demand Drafts

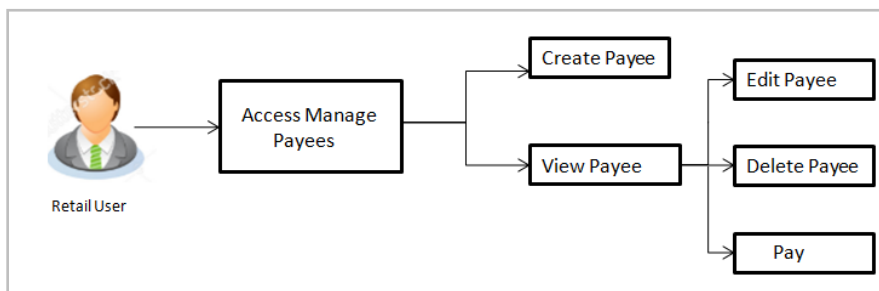
Pre-Requisites

- Transaction access is provided to the retail user

Features Supported in the Application

- Create Payee
- View Payee
- Edit Payee
- Delete Payee
- Initiate payment towards a Payee

Workflow



How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees

OR

Search Bar > Payees - Manage Payees

4.1 Payee Summary

1. Click on the Account/ Demand Draft/ Peer To Peer tab, to view the payees for the desired transaction type

Payees - Account

The screenshot shows the 'Payees' screen in the Futura Bank mobile app. The 'Account' tab is selected. A search bar is at the top. Below it is a table of payees:

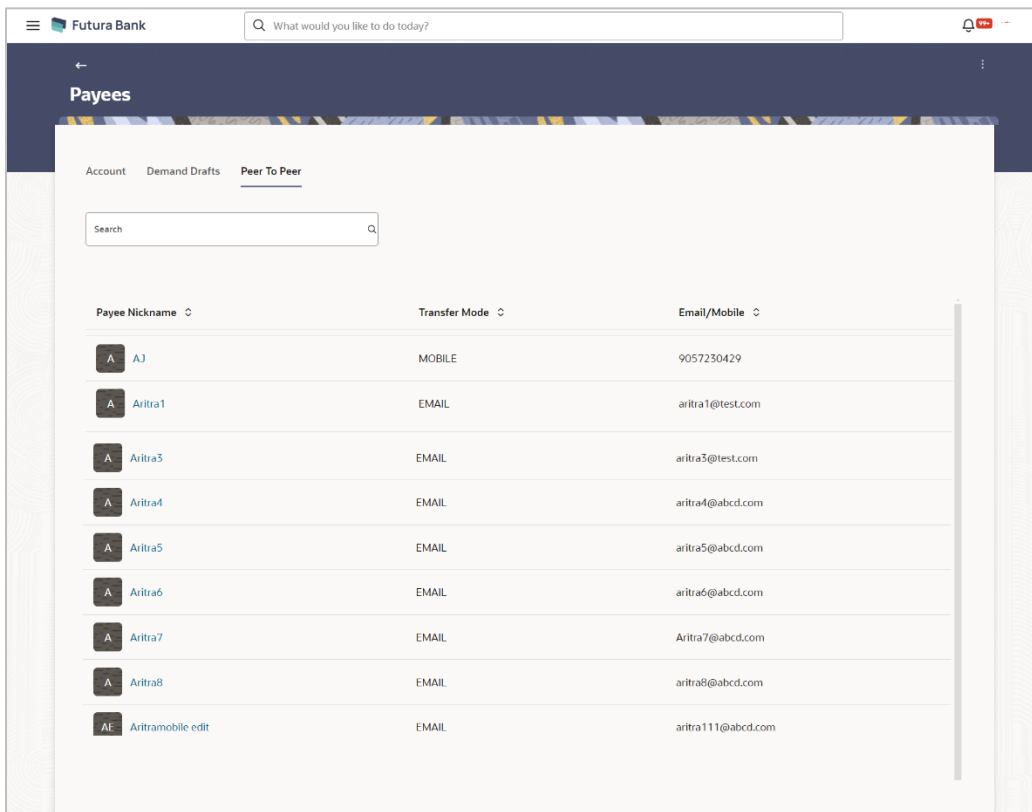
Payee Nickname	Account Type	Account Details
A: A11	International	123456
A: AUTOMATION_DOMESTIC_PAYEE	Domestic	123456789
A: AUTOMATION_INTERNATIONAL_PAYEE	International	123456789
I: INTERNAL	Internal	HEL0230900010 Internal Account
I: INTLOWVALUE	International	1006000000002063
N: Nath	Internal	HEL0228900036 Internal Account
N: NIKUNJ_TEST_DOM	Domestic	1111222334455

Payees – Demand Draft

The screenshot shows the 'Payees' screen in the Futura Bank mobile app. The 'Demand Drafts' tab is selected. A search bar is at the top. Below it is a table of payees:

Payee Nickname	Draft Type	Draft Favouring
A: AUTOMATIONDDDOMESTICPAYEE	Domestic	123456789
A: AUTOMATIONDDINTERNATIONALPAYEE	International	987654321
BS: Bhavitt 5 42	Domestic	Stanley University
D: DEOMESTC	Domestic	LENOVO
D: DOMSRK916700	Domestic	Morgan Univ
I: INTDDPAYEE	International	INTDOM
M: Mobilecti	Domestic	Mobilecti
NN: NIHAR NICKNAME	Domestic	NIHAR FAVOURING
R: rallydd1nick	Domestic	rallydd1
R: rallydomestic11Nick	Domestic	rallydomestic11

Payees – Peer to Peer



Field Description

Field Name	Description
Search	This field enables the customer to search for a specific payee by entering the nickname used when saving the payee.
Payee Photo	Displays the payee's photo, if uploaded, against each payee name. If the payee's photo is not uploaded, the initials of the payee will be displayed in place of the photo.
Following fields appears if the Account tab is selected	
Payee Nickname	Displays all the payees by their nick names defined at the time of payee creation. Click on the link to view the payee details.
Account Type	The type of account that is associated to the payee will be listed down against the nickname.
Account Details	Displays the account associated with the specific payee along with the account type.

Field Name	Description
------------	-------------

Following fields appears if the **Demand Draft** tab is selected

Payee Nickname Displays all the payees by their nick names defined at the time of payee creation.

Click on the link to view the payee details.

Draft Type Select the type of draft to be associated with the Payee.

The options are:

- Domestic
- International

Draft Favouring The name of the payee i.e. the intended recipient of the funds.

Following fields appears if the **Peer To Peer** tab is selected

Payee Nickname Displays all the payees by their nick names defined at the time of payee creation.

Click on the link to view the payee details.


Transfer Mode The mode through which payments to this payee are to be made.

The options are:

- Email
- Mobile

Email/Mobile The Email/Mobile option enables the customer to initiate a funds transfer via a link to an email or mobile contact. The customer must simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, a payment link is sent to the email/mobile to the payee, for him/her to provide the credit account details. The funds are transferred once payee provides the account details for receiving funds using the payment link.

1. Click on the **Payee Nickname** link whose details you wish to view. The **Payee Details** screen appears.
OR

In the **Search** field, enter a payee nickname and click  to search for a specific payee. The specific payee record appears.

OR

Click on the kebab menu to access other related transactions which are as follows:

- Add Account Payee
- Add Draft Payee
- Add Peer to Peer Payee

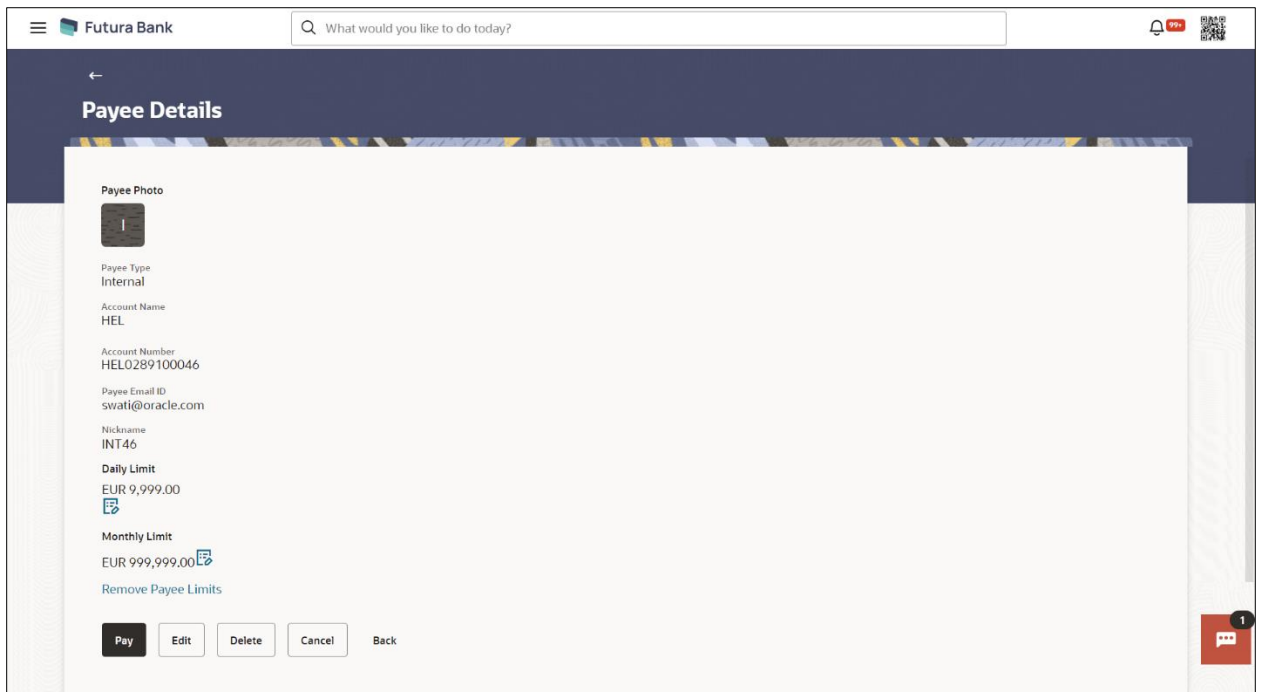
4.2 View Payee Details

This feature allows you to view payee details, as well as update the daily and monthly limits.

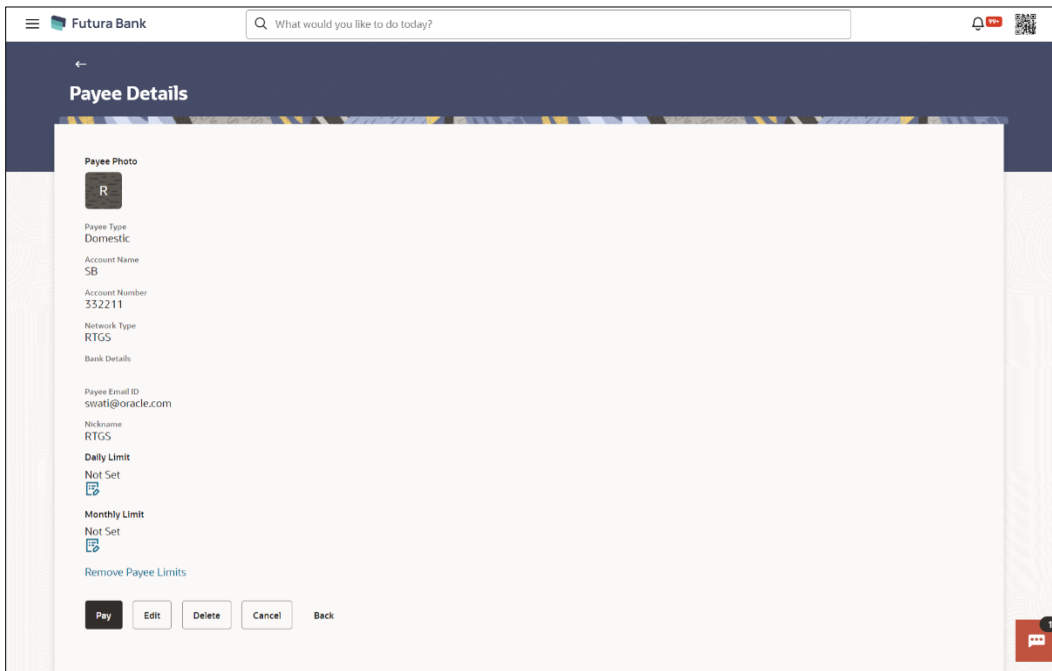
To view the payee details:

1. From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to view. The **Payee Details** screen appears.

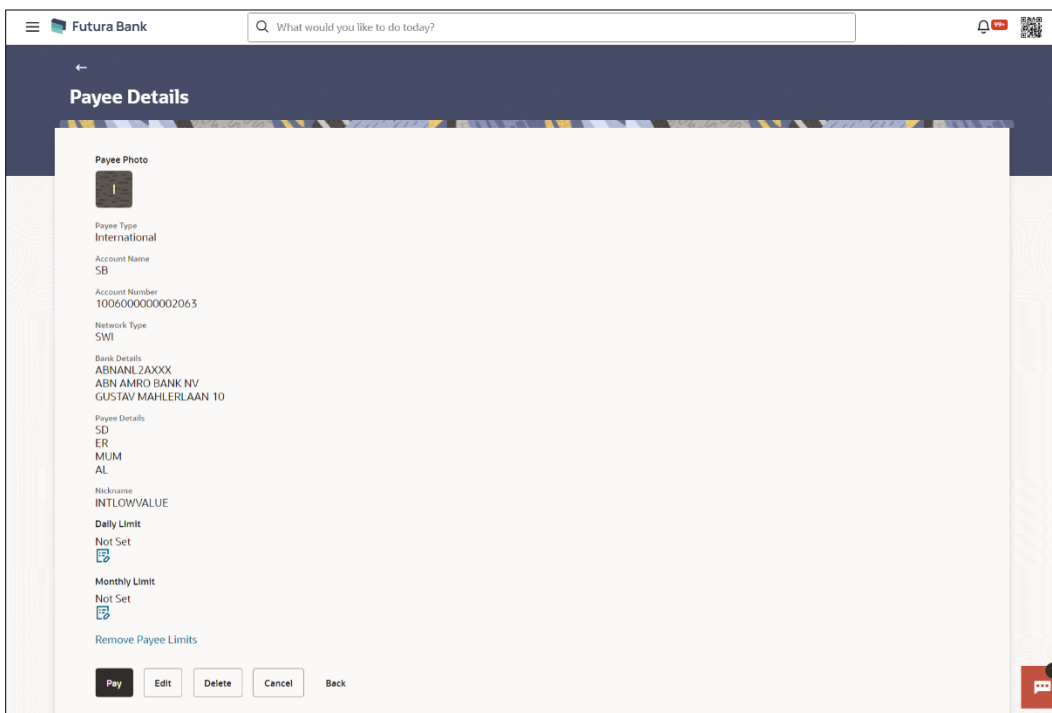
Payee Details- Internal





Payee Details- Domestic







Payee Details- International



Field Description

Field Name	Description
Payee Details - Account	
The following fields appear if a bank account payee is being viewed.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> • Internal • Domestic • International
Account Name	Name of the payee as maintained in the bank account.
Account Number	The bank account number of the payee.
Network Type	The name of the local payment network This field appears for International and Domestic type of payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. This field appears for International and Domestic type of payee.
Payee Email ID	Email Id of the payee.
Intermediary Bank Details	The details of the intermediary bank i.e. the name and address of the bank's branch appears. This field appears for International type of payee.
Nickname	The nickname assigned to the payee's account for easy identification.
Daily Limit	The maximum limit that can be transferred to this account on a daily basis. Click on the  icon against the Daily Limits to update or set limit.
Monthly Limit	The maximum limit that can be transferred to this account on a monthly basis. Click on the  icon against the Monthly Limits to update or set limit.
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).

Field Name	Description
Payee Details - Demand Draft	
The following fields appear if a demand draft payee is being viewed.	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Draft Type	The type of draft associated with the Payee. The demand draft types can be: <ul style="list-style-type: none"> • Domestic • International
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined.
Draft Payable At	The country in which the draft is payable. This field appears only if the demand draft is an International demand draft. Displays the name of the city where the draft is payable for the Domestic type of the demand draft.
Deliver Draft To	Displays the where the draft will be delivered. It could be: <ul style="list-style-type: none"> • Branch Near Me: draft delivered at branch of the bank • My Address: draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: draft delivered at an address other than that of a branch of the bank or your registered address.
Delivery Location	The delivery location i.e. the user's address or selected branch along with the address depending on what was defined at the time of payee creation or addition of new demand draft to the payee.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Daily Limit	The maximum limit that can be transferred to the payee via demand draft on a daily basis. Click on the  icon against the Daily Limits to update or set limit.

Field Name	Description
Monthly Limit	<p>The maximum limit that can be transferred to the payee via demand draft on a monthly basis.</p> <p>Click on the  icon against the Monthly Limits to update or set limit.</p>
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).
Payee Details - (Peer To Peer)	
For information on viewing the details of a peer to peer payee, refer the <u>Retail Peer to Peer Payments user manual</u> .	
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Type	<p>The type the Payee associated with.</p> <p>The types can be:</p> <ul style="list-style-type: none"> • Peer to Peer
Nickname	The nickname assigned to the payee's account for easy identification.
Transfer Mode	<p>The mode through which payments to this payee are to be made.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email • Mobile
Transfer To	The Email/Mobile option enables the payee to initiate a funds transfer towards an email or mobile contact.
Daily Limit	<p>The maximum limit that can be transferred to this account on a daily basis.</p> <p>Click on the  icon against the Daily Limits to update or set limit.</p>
Monthly Limit	<p>The maximum limit that can be transferred to this account on a monthly basis.</p> <p>Click on the  icon against the Monthly Limits to update or set limit.</p>
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).

2. Click **Pay** to transfer funds to the bank account or to issue demand draft depending on the account type maintained.

OR



Click on the icon against the **Daily Limits** to update or set daily transaction limit. The **Daily Limit** field appears in editable mode.

OR



Click on the icon against the **Monthly Limits** to update or set monthly transaction limit. The **Monthly Limit** field appears in editable mode.

- a. Edit/ enter limits against the daily/ monthly limits field as the case may be.

Click **Save Limit** against the Daily Limit / Monthly Limit field to save the changes made.

OR

Click **Cancel** to cancel the editing.

OR

Click **Remove Limits** to delete the set limits assigned to the specific payee account. This option appears only if limits (either daily or monthly) are assigned to the account.

The **Remove Limits** pop-up appears.

Select the limit you wish to delete and click **OK**. A message stating that the selected limit has been removed successfully appears.

OR

Click **Edit** to edit the details of the payee.

OR

Click **Delete** to delete the payee.

OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to return to the payee summary screen.

4.3 Edit Payee Details

Using this option, the user can modify certain details of existing payees.

Note: In case of Internal Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

4.3.1 For payee type as bank account

To edit the payee details:

1. From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to modify. The **Payee Details** screen appears.
2. Click **Edit**. The **Edit Payee Details** screen appears.

Edit Payee Details


The screenshot displays the 'Edit Payee Details' interface. At the top, there is a navigation bar with the Futura Bank logo, a search bar, and navigation buttons (Back, Cancel, Submit). The main content area is titled 'Edit Payee Details' and contains the following sections:

- Payee Photo:** Includes an 'Upload Photo' button with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'.
- Payee Type:** A dropdown menu currently set to 'Internal'.
- Account Number:** A text input field containing masked characters '*****'.
- Confirm Account Number:** A text input field containing 'HELO289100046'.
- Account Name:** A text input field containing 'HEL'.
- Payee Email ID:** A text input field containing 'swati@oracle.com'.
- Nickname:** A text input field containing 'INT46'.

On the right side, a callout box provides a tip: 'Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.'

Back Cancel Submit

Edit Payee Details

Payee Photo
 [Change](#)
Max image size - 1000 KB
 File format - .JPG and .PNG

Payee Type
 Domestic

Network Type

Account Number

Confirm Account Number

Account Name

Payee Email ID


BIC Code Verify

Required

Lookup BIC Code

Account Type


Nickname



Transfer money faster than ever!
 Set up a payee to make transferring money easy and quick.
 Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
 You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

Back Cancel Submit

Edit Payee Details

Payee Photo
 [Upload Photo](#)
Max image size - 1000 KB
 File format - .JPG and .PNG

Payee Type
 International

Account Number

Confirm Account Number

Account Name

Address Line 1

Address Line 2

City

Country


Payee Email ID

Pay Via
SWI

SWIFT code Verify

Lookup SWIFT code

Intermediary Bank
 Yes No



Transfer money faster than ever!
 Set up a payee to make transferring money easy and quick.
 Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
 You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

Field Description

Field Name	Description
Payee Photo	<p>If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.</p> <hr/> <p>Note: The maximum allowable image size is 1MB, and the accepted formats are JPG and PNG.</p> <hr/>
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.
Payee Type	<p>The payee type value can be one of the following:</p> <ul style="list-style-type: none"> • Internal • Domestic • International

Following fields are available if the **Payee Type** is **Internal**

Account Name	The name of the payee maintained against the payee's account in the bank. This field is editable.
Account Number	The name of the payee as maintained against the payee's account in the bank. This field is editable.
Confirm Account Number	Re-enter the payee's account number to confirm the same if the account number has been changed.
Payee Email ID	Email Id of the payee.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.

Following fields are available if the **Payee Type** is **Domestic**

Account Name	The name of the payee as maintained against the payee's account. This field is editable.
Payee Email ID	Email Id of the payee.
Nickname	The nickname assigned to the payee at the time of creation. This field is editable.
Account Number	The bank account number of the payee. This field is editable.

Field Name	Description
Confirm Account Number	Re-enter the payee's account number to confirm the same if the account number has been changed.
Network Type	The name of the local payment network. This field is editable.
Payee Account Type	The type of payee account associated with the payee. This field is editable.
(Enabled only in Case of India NEFT, India RTGS, India IMPS)	The options are: <ul style="list-style-type: none"> • Savings • Current • Overdraft • Cash Credit • Loan Account • NRE
BIC/IFSC Code	The BIC/ IFSC code associated with the payee's account number. This field is editable.

Following fields are available if the **Payee Type** is **International**

Account Number The bank account number of the payee. This field is editable.

Confirm Account Number Re-enter the payee's account number to confirm the same if the account number has been changed.

Account Name The name of the payee as maintained against the payee's account. This field is editable.

Address Line 1-2 The address of the payee. These fields are editable.

City The city in which the payee resides.

Country The country in which the payee resides.

Payee Email ID Email Id of the payee.

Nickname The nickname assigned to the payee at the time of creation. This field is editable.

Pay Via The mode through which payments to this payee are to be made. This field is not editable.

SWIFT Code The SWIFT code associated with the payee's account number.

Field Name	Description
NCC	The national clearing code associated with the payee's account number. This field appears if NCC was selected in the Pay Via field at the time of payee creation. This field is editable.
Bank Details	Details of the payee's bank account.
The following fields appear if Bank Details was selected in the Pay Via at the time of payee creation. All these fields are editable.	
Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
SWIFT Code	The SWIFT code associated with the payee's account number. This field appears if the SWIFT code option was selected in the Pay Via field at the time of payee creation. This field is editable.
Intermediary Bank	The option to select another bank for international transaction as a intermediary bank. The options are: <ul style="list-style-type: none"> • Yes • No
Nickname	The nickname assigned to the payee at the time of creation appears. This field is editable.

3. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
OR
Click the **Remove** link to delete the uploaded payee photo.

Note:

If a photo has not been uploaded against the payee, the option to upload a photo is made available. Click the **Upload Photo** link to upload a photo against the payee.

OR

If a photo has already been uploaded against the payee, the user will be provided with the option to change the photo or to delete it.

4. Update the fields as per the requirement.

5. Click **Submit** to save the changes.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the payee summary screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
7. A success message appears along with Reference Number, Status and account details.
8. Click **Home** to navigate back to the 'Dashboard'.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.

4.3.2 For payee type as Demand Draft

Edit Payee Details – Domestic Demand Draft

Field Description

Field Name	Description
Payee Photo	If a photo is already uploaded against the payee, the photo will appear here and the user will be provided the option to edit or delete the photo.
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee.

Field Name	Description
Draft Type	The type of draft associated with the payee as selected at the time of payee creation. In this case, the value will be Domestic or International. This field is not editable.
Draft Favouring	The name of the payee i.e. the intended recipient of the funds appears as defined. This field is editable.

Following fields are available if the **Payee Transfer Type** is **Domestic Demand Draft**

Draft Payable at The name of the country in which the draft is payable. This field is editable.

Deliver Draft To Displays the where the draft will be delivered.

It could be:

- Branch Near Me: draft delivered at branch of the bank
- My Address: draft delivered at any of your addresses (work, residence or postal) registered with the bank.
- Other Address: draft delivered at an address other than that of a branch of the bank or your registered address.

Delivery Location The option to identify where the draft will be delivered. This field is editable. The values are:

- Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.
- My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.
- Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.



The following section appears if the **Branch Near Me** option has been selected as draft delivery location.

City The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.

Branch Near Me The branch at which the draft is to be delivered. This field is editable.

Branch Address The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Field Name	Description
Address Type	The address at which the draft is to be delivered. This field is editable. The options are: <ul style="list-style-type: none"> • Postal Address • Residential Address • Office Address
Address Details	The details of the selected address are displayed.
The following section appears if you select the Other Address option as draft delivery location. These fields are editable.	
Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
City	The name of the city in which the draft to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Daily Limit	The maximum limit that can be transferred to the payee via demand draft on a daily basis. Click on the  icon against the Daily Limits to update or set limit.
Monthly Limit	The maximum limit that can be transferred to the payee via demand draft on a monthly basis. Click on the  icon against the Monthly Limits to update or set limit.
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).
Following additional fields are available if the Payee Transfer Type is International Demand Draft	
Draft Payable at Country	The name of the country in which the draft is payable. This field is editable.

Field Name	Description
Deliver Draft To	<p>Displays the where the draft will be delivered.</p> <p>It could be:</p> <ul style="list-style-type: none"> • Branch Near Me: draft delivered at branch of the bank • My Address: draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: draft delivered at an address other than that of a branch of the bank or your registered address.
Delivery Location	<p>The option to identify where the draft will be delivered. This field is editable. The values are:</p> <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if the **Branch Near Me** option has been selected as draft delivery location.

City The name of the city in which the branch at which the draft is to be delivered is located. This field is editable.

Branch Near Me The branch at which the draft is to be delivered. This field is editable.

Branch Address The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.



Address Type The address at which the draft is to be delivered. This field is editable.

The options are:

- Postal Address
- Residential Address
- Office Address

Address Details The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location. These fields are editable.

Field Name	Description
Address Line 1-2	Address line 1 and 2 of the address at which the draft is to be delivered.
Country	The country in which the draft is to be delivered.
City	The name of the city in which the draft is to be delivered.
State	The name of the state in which the draft is to be delivered.
Zip Code	The zip code of the address at which the draft is to be delivered.
Nickname	The nickname assigned to the payee's demand draft maintenance for easy identification.
Daily Limit	<p>The maximum limit that can be transferred to the payee via demand draft on a daily basis.</p> <p>Click on the  icon against the Daily Limits to update or set limit.</p>
Monthly Limit	<p>The maximum limit that can be transferred to the payee via demand draft on a monthly basis.</p> <p>Click on the  icon against the Monthly Limits to update or set limit.</p>
Remove Payee Limit	Click on the link to remove the limits set for the payee (Daily Limit /Monthly Limit).

1. Click the **Change** link appearing against the payee photo to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

Note:

If a photo has not been uploaded against the payee, the option to upload a photo is made available. Click the **Upload Photo** link to upload a photo against the payee.

OR

If a photo has already been uploaded against the payee, the user will be provided with the option to change the photo or to delete it.

2. Update the fields as required and Click **Submit** to save the changes.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the payee summary screen.
3. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
4. A success message appears along with Reference Number, Status and account details.

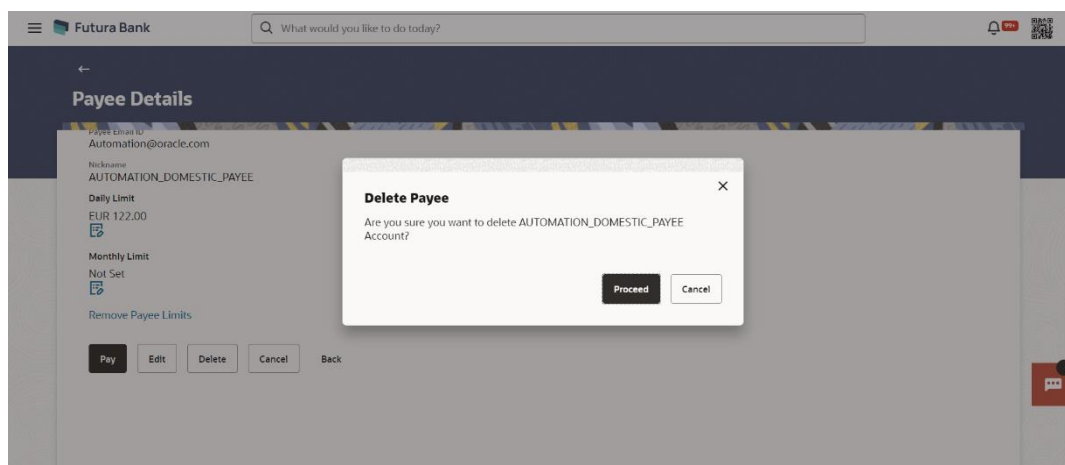
- Click Home to navigate back to the 'Dashboard'.
OR
Click the **Pay Now** link to initiate a fund transfer towards the edited payee.Delete Payee Account/ Demand Draft/Peer To Peer Payee

4.4 Delete payee

To delete the payee:

- From the **Payees** summary page, click on the **Payee Nickname** link for the payee record whose details you want to delete. The **Payee Details** screen appears.
- Click **Delete**. The **Delete Payee** pop up window appears with a warning message prompting the user to confirm the deletion.

Delete Payee



- Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
- The screen confirming payee deletion appears. The details of the account/draft deleted are also displayed on this screen.
 - Click **Home** to navigate to the dashboard.

FAQ

- Can I delete payees towards whom I no longer need to make payments?**

You can delete individual accounts or demand drafts payee towards whom you no longer wish to make payments.

- Can I edit the payee name or account details of the payee once a payee has been created?**

Yes. You can edit a payee later if you need to change some the details of the payee.

5. Add Bank Account Payee

While adding a payee, the user is provided with the option to either set an account number to the payee or to define a demand draft template to be used while issuing demand drafts towards the payee.

This section documents the addition of a payee with transfer type as bank account.

- Internal
- Domestic
- International

How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees > Kebab menu > Click Add Account Payee

OR

Search Bar > Payees - Add Account Payee

To add new payee:

1. The **Add Bank Account Payee** screen appears.

5.1 Add Payee - Internal Bank Account

An Internal Bank account type of payee is a payee who holds an account within the same bank as the remitter.

Note: In case of Internal Payees, only the Account Number of the payee is validated in the host system and not the Account Name.

Add Payee – Internal Account

The screenshot displays the 'Add Bank Account Payee' interface. At the top, there's a search bar and navigation options. The main form includes:

- Payee Photo:** An 'Upload Photo' section with instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'.
- Account Type:** Three tabs: 'Internal' (selected), 'Domestic', and 'International'.
- Account Number:** A text field containing '*****'.
- Confirm Account Number:** A text field containing '123451'.
- Account Name:** A text field containing 'Sam Desuza'.
- Payee Email ID:** A text field containing 'samd@example.com'.
- Nickname:** A text field containing 'samd'.

On the right side, a promotional box states: 'Transfer money faster than ever! Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.'

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <u>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</u>
Payee Type	Select INTERNAL
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Note:

Once a photo is uploaded against the payee, the options Change and Remove appear against the photo.

Click **Change** to modify the uploaded payee photo.

OR

Click **Remove** to delete the uploaded payee photo.

2. Select the **Payment Type** as **Internal** and enter the payee details.
3. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
4. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
5. The success message appears along with the transaction reference number and payee details.
6. Click **Home** to navigate to the dashboard.
OR

Click **Pay Now** to initiate draft issuance to the added payee.

OR

Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

5.2 **Add Payee - Domestic Bank Account**

A domestic account transfer is one which involves the transfer of funds to an account that is held with another bank within the same country or politically united region.

Add Payee – Domestic Account

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <u>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</u>
Network Type	Select the local payment network. Without selecting a Network Type, a BIC Code search will not work.
Account Type	Select the type of account associated with the payee. <u>Note: This field is displayed only for India Payments.</u>

Field Name	Description
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
BIC/IFSC Code	The user can specify the Bank Identification Code/ IFSC of the payee's account.
BIC/IFSC Code Look up Link	
The following search criteria is available if the Lookup BIC/IFSC Code link is selected. This is to enable user to search for a BIC Code in case he does not remember it.	
Please note that the Network Type has to be selected before a BIC/IFSC Code Lookup.	
BIC/IFSC Code	Complete or Partial BIC/IFSC Code
Bank Name	Bank Name of the Payee.
City	The City corresponding to the BIC/IFSC Code.
BIC/IFSC Code Lookup - Search Result	
The following fields are displayed in the search results.	
Bank Name	Name of the bank.
Address	The complete address of the bank.
BIC/IFSC Code	The Complete BIC/IFSC Code. Available as a link, selecting which will copy the BIC Code and Bank Details back onto the Add Payee page.
Bank Details	The details of the bank that include the BIC/IFSC Code as well as the name and address of the bank and branch in which the payees account is held.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

Note:

Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click **Change** to modify the uploaded payee photo.

OR

Click **Remove** to delete the uploaded payee photo.

1. Select the **Payment Type** as **Domestic** and enter the payee details.

2. Click **Submit** to add a payee.

OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to navigate back to previous screen.

The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.

OR

Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.

OR

Click **Back** to return to the **Add Payee** screen.

3. The success message appears along with the transaction reference number and payee details.

4. Click **Home** to navigate to the dashboard.

OR

Click **Pay Now** to initiate draft issuance to the added payee.

OR

Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

5.3 Add Payee – International Bank Account

Add Payee – International Account

Payee Photo
 Upload Photo
 Max image size - 1000 KB,
 File format - .JPG and .PNG

Internal Domestic **International**

International

Account Number

Confirm Account Number
 1234511

Account Name
 Sam desouza

Address Line 1
 12, Park Avenue

Address Line 2
 South Block

City
 London

Country
 United Kingdom

Payee Email ID
 samd@example.com

Pay Via
 NCC Bank Details SWIFT Code

Bank Name
 HDFF Bank

Bank Address
 12, Ranni Park, M G Road

Country
 United Kingdom

City
 London

Intermediary Bank
 Yes No

Nickname
 Sam

Transfer money faster than ever!
 Set up a payee to make transferring money easy and quick.
 Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
 You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <p>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</p>

Field Name	Description
Payee Type	Select International
Account Number	Specify the account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field so as to confirm the same.
Account Name	Enter the name of the payee as maintained against the payee's bank account.
Address Line 1-2	Enter the address of the payee.
City	Enter the city of the payee.
Country	Enter the country of the payee.
Payee Email ID	Email address of the payee. Please note that this field is provided simply as a base product feature and will be available to send across to the backend Payments Processor during posting a payment. There will be no notifications sent to the payee on this email address by OBDX. Doing any processing of this field would be an implementation time activity.
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>For more information on network payments, refer <u>Lookups</u> section.</p>
Intermediary Bank	<p>The option to select another bank for international transaction as a intermediary bank.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field is enabled if Yes option is selected in the Intermediary Bank field.</p>
SWIFT / National clearing code value	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.
Lookup Swift Code	Link to search the SWIFT code.
SWIFT Code Look up	
The following fields appear on a pop up window if the Lookup SWIFT Code link is selected.	
Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.
SWIFT Code Lookup - Search Result	
Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.
Lookup National clearing code	Link to search the National clearing code.

Field Name	Description
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National clearing code Look up

The following fields appear on a pop up window if the **Lookup National Clearing Code** link is selected.

NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.
City	The facility to search for the national clearing code by city.

NCC Lookup - Search Result

Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.

Below fields appears if the **Bank Details** option is selected in **Pay Via** field.

Bank Name	Name of the bank in which the payee account is held.
Bank address	Complete address of the bank at which the payee account is held.
Country	Country of the bank.
City	City to which the bank belongs.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

1. Click on the **Upload Photo** link to upload a photo against the payee.
-

Note:

Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click **Change** to modify the uploaded payee photo.
OR
Click **Remove** to delete the uploaded payee photo.

2. Select the **Payment Type** as **International** and enter the payee details.

3. Click **Submit** to add a payee.

OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to navigate back to previous screen.

The **Add Payee - Review** screen appears. Verify the details and click **Confirm**.

OR

Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.

OR

Click **Back** to return to the **Add Payee** screen.

4. The success message appears along with the transaction reference number and payee details.

Click **Home** to navigate to the dashboard.

OR

Click **Pay Now** to initiate draft issuance to the added payee.

OR

Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

[Home](#)

6. Add Demand Draft Payee

A Demand Draft is a pre-paid negotiable instrument. The issuing bank undertakes to make payment in full when the instrument is presented by the payee. The demand draft is made payable at a specified centre and can be issued in local currency as well as in (allowed) foreign currencies. A foreign currency demand draft can be requested using International Demand Draft while a pay order or local currency demand draft can be requested using the Domestic Demand Draft transaction. A Demand Draft, as compared to a cheque is issued by the Bank against the Bank's own funds and hence there is a reduced risk of the cheque not clearing. Users can save the payee details of the draft through payee maintenance. Beneficiaries for demand drafts are of two types:

- Domestic Demand Draft
- International Demand Draft

The feature allows you to create a Domestic Draft payee to initiate a request to issue a draft which is payable at a location within the country. The user provides the payee details, the details of draft to be issued in favour of and the payable location.

The application also provides an additional option to have the demand draft delivered at the customer's convenience. The following are provided for the same:

- My address – This option enables the user to select a branch of the bank (issuing bank) at which the draft is to be delivered.
- Branch Near Me – This option enables the user to specify which registered address of the user (out of the user's work, residential or postal address) the draft is to be delivered at.
- Other Address: This option enables the user to specify an address at which the draft is to be delivered. The user can select this option if he wishes to have the draft delivered to an address that is different from that of any of the bank's branches or any of the user's registered addresses.

How to reach here:

Toggle menu > Menu > Payments > Payee > Manage Payees > Kebab menu > Click Add Draft Payee
OR
Search Bar > Payees - Add Draft Payee

To add a new demand draft payee:

1. The **Add Demand Draft Payee** screen appears.

Add Demand Draft Payee

Futura Bank | What would you like to do today? | Back | Cancel | Submit

Add Demand Draft Payee

Draft Type
 Domestic International

Payee Photo
Upload Photo
Max image size - 1000 KB
File format - .JPG and .PNG

Draft Favouring: samDesuza

Draft Payable At: INDIA

Branch Near Me My Address Other Address

Address Type: Postal Address
OFSS
BAGMANE TECH PARK
CV RAMAN NAGAR
BANGLORE
IN

Nickname: sam

Transfer money faster than ever!
Transferring money towards payees is easy and quick.
Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

Futura Bank | What would you like to do today? | Back | Cancel | Submit

Add Demand Draft Payee

Draft Type
 Domestic International

Payee Photo
Upload Photo
Max image size - 1000 KB
File format - .JPG and .PNG

Draft Favouring: [Required]

Draft Payable At: United Arab Emirates

City: [Required]

Branch Near Me My Address Other Address

Country: [Required]

Address Line 1: [Required]

Address Line 2: [Required]

City: [Required]

State: [Required]

Zip Code: [Required]

Nickname: [Required]

Transfer money faster than ever!
Transferring money towards payees is easy and quick.
Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.
The payee details will be listed on the screen for verification and all you have to do is enter the amount and date of transfer to initiate the transfer.

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <hr/> Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG. <hr/>

Draft Type	Select the type of draft to be associated with the Payee. The options are: <ul style="list-style-type: none"> • Domestic • International
-------------------	---

Draft Favouring The name of the payee i.e. the intended recipient of the funds.

Following fields are enabled if The **Draft Type** is **Domestic**

Draft Payable at The name of the city in which the draft is payable.

Delivery Location	Select the option to identify where you would like the draft to be delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.
--------------------------	--

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City Select the name of the city to filter the branches to be able to select a branch in the city of your choice.

Branch Near Me Select the branch at which you would like the draft to be delivered.

Branch Address The complete name and address of the selected branch is displayed.

The following section appears if you select the **Address Type** option as draft delivery location.

Field Name	Description
Address	Select the address at which you want the draft to be delivered. The options are: <ul style="list-style-type: none"> • Office Address • Residential Address • Postal Address
Address Details	The details of the selected address are displayed.
The following section appears if you select the Other Address option as draft delivery location.	
Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.
Following fields are enabled if The Draft Type is International	
Draft Payable at	The name of the country in which the draft is payable.
City	The city of the country in which the draft is payable
Delivery Location	Select the option to identify where you would like the draft delivered. The options are: <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

Field Name	Description
City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

Branch Near Me Select the branch at which you would like the draft to be delivered.

Branch Address The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Address Type Select the address at which you want the draft to be delivered.

The options are:

- Office Address
- Residential Address
- Postal Address

Address Details The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Country Select the country in which the draft is to be delivered.

Address Line 1-2 Enter lines 1 and 2 of the address at which you wish to have the draft delivered.

City Enter the name of the city in which the draft to be delivered.

State Enter the name of the state in which the draft is to be delivered.

Zip Code Enter the zip code of the address at which the draft is to be delivered.

2. In the **Payee Name** field, enter the name of the payee for identification.
3. Click on the **Upload Photo** link to upload a photo against the payee.

Note:

Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click **Change** to modify the uploaded payee photo.

OR

Click **Remove** to delete the uploaded payee photo.

4. Enter the payee details as required
5. Click **Submit** to add a payee.
OR
Click **Cancel** to cancel the transaction.

- OR
Click **Back** to navigate back to previous screen.
6. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
7. The success message appears along with the draft details.
Click **Home** to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.
OR
Click **Setup Payee Limits** to initiate set-up daily limits and monthly limits.

FAQ

1. When can I make the payment to newly added payee?

After successfully adding a payee, you may proceed to transfer funds only after the cooling period (the time set by the bank during which fund transfer is not allowed to a newly added payee) or you may set a future date for the transaction to take place.

2. If I delete or edit a payee, what will happen to the in-flight transactions?

Payee modification or deletion will not have any impact on the transactions which are initiated towards the payee and that are pending further processing.

[Home](#)

7. Add Peer To Peer Payee

Peer to Peer (P2P) Payments enables the customer to initiate a funds transfer via a link to an email or mobile contact. The customer must simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, a payment link is sent to the email/mobile to the payee, for him/her to provide the credit account details. The funds are transferred once payee provides the account details for receiving funds using the payment link. This feature eliminates the need to know the recipient's account and bank details, thus simplifying the payment

Features Supported in the Application

The following features are available as part of Peer to Peer payments:

- Transfer Money
 - To existing payees
 - To new payees
Transfers to new payees can be initiated towards the payee's email ID, mobile number, Facebook account, or Twitter handle.
- Claim Money

How to reach here:

Toggle menu > Menu > Payments > Payee > Click Add Peer To Peer Payee

OR

Search Bar > Payees - Add Peer To Peer Payee

To add a new peer To peer payee:

1. The **Peer To Peer Payee** screen appears.

Peer To Peer Payee

The screenshot displays the 'Peer To Peer Payee' interface within the Futura Bank application. At the top, there is a navigation bar with the Futura Bank logo and a search bar. Below this, the title 'Peer To Peer Payee' is visible. The main content area contains a form for adding a new payee. The form includes an 'Upload Photo' section with a camera icon and instructions: 'Max image size - 1000 KB, File format - .JPG and .PNG'. Below the photo upload is a text input field for 'Email / Mobile' containing 'neil@example.com', and another text input field for 'Nickname' containing 'neil'. At the bottom of the form are two buttons: 'Add' and 'Cancel'. To the right of the form is a callout box with the heading 'Transfer money faster than ever!' and the following text: 'Set up a payee to make transferring money easy and quick. Perform a one-time Payee addition maintenance and simply select the payee while transferring funds. You can also edit the payee at any time by selecting the edit option provided on the payee details screen.' In the bottom right corner, there is a red notification badge with the number '1'.

Field Description

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <u>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</u>
Email/ Mobile	The email ID or mobile number of the payee mode through which funds are to be transferred.
Nickname	Specify a nickname to be assigned to the specific account of the payee for the purpose of easy identification.

2. Click on the **Upload Photo** link to upload a photo against the payee.

Note:

Once a photo is uploaded against the payee, the options **Change** and **Remove** appear against the photo.

Click **Change** to modify the uploaded payee photo.

OR

Click **Remove** to delete the uploaded payee photo.

3. In the **Email/ Mobile** field, enter the email ID or mobile number of the recipient.
4. In the **Nickname** field, enter the nickname of the payee.
5. Click **+Add** to add a payee.
OR
Click **Cancel** to cancel the transaction.
6. The **Add Payee - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction and to navigate back to the Dashboard.
OR
Click **Back** to return to the **Add Payee** screen.
7. The success message appears along with the details.
Click **Home** to navigate to the dashboard.
OR
Click **Pay Now** to initiate draft issuance to the added payee.

8. Transfer Money

The Transfer Money feature enables the user to initiate online payments between his own accounts or perform one of the following types by using an existing payee:

- Internal Transfer
- Domestic Transfer
- International Transfer

User selects the specific account or the payee towards which the transfer is to be made. The user is not required to explicitly select the transfer type (internal, domestic or international) since this is defined at the time of payee creation.

Prerequisites:

- Transaction and account access is provided to retail user.
- Payees are registered for the purpose of transferring funds.
- Transaction limits are assigned to user to perform the transaction.
- Payee limits, cooling period along with transaction limits are maintained.

8.1 Transfer Money - Existing Payee

The 'Transfer Money' feature enables users to initiate payments to an existing Payee, supporting Internal, Domestic, and International transfers. The specific type of transfer is triggered based on the selected payee and the corresponding payee account details.

How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers – Existing Payee
OR
Search Bar > Transfers - Transfers – Existing Payee

Transfer Money - Existing Payee

The screenshot shows the 'Transfer Money' screen in the Futura Bank mobile app. At the top, there's a search bar and navigation options like 'Save As Draft', 'Back', 'Cancel', and 'Pay'. The main section is titled 'Transfer Money' and has two radio buttons: 'Existing Payee' (selected) and 'My Accounts'. Below this, a dropdown menu shows 'Payee: Bhavit International'. A card on the right contains a message: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts. Haven't registered your payee yet? No Problem! Use the Adhoc Payment Service'. The payee details for 'Bhavit International' are listed: Account Number 1234567890, Payee Type INTERNATIONAL, Account Name Bhavit S S, Payee Address Nirlon Compound, Mumbai, IN, Payee Email ID bhavit.s.sengar@gmail.com, and Bank Details for CITIBANK N.A. The 'Transfer From' dropdown is set to 'main Account Vashi, xxxxxxxxxxxxxxx0036' with a current balance of EUR 19,025.84. The 'Pay By' dropdown is 'Transfer Currency'. The 'Currency' is USD and the 'Transfer Amount' is USD 12,000.00. There is a 'View Limits' link. Under 'Transfer When', 'Now' is unselected and 'Later' is selected. The 'Transfer Date' is 2/8/2024. 'Correspondence Charges' are set to 'Payer'. A checkbox 'Charges to be debited from Debit Account' is checked. The 'Payment Purpose' is 'Miscellaneous', 'Payment Details' is 'payment details 1', and 'Internal Note' is 'delivery charges'.

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)
Existing Payee	
Following fields gets enabled if the Existing Payee option is selected in the Transfer Type field.	
Payee	Select the payee to whom you wish to initiate transfer.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Name	Displays the payee name.
Below fields are displayed as per payee type	
Account Number	The bank account number of the payee.
Payee Type	The payee type can be one of the following: <ul style="list-style-type: none"> Internal Domestic International
Account Name	Name of the payee as maintained in the bank account.
Payee Address	Address of the payee. This field appears if the Payee Type is International .
Payee Email ID	Email ID of the payee.
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes. This field appears if the Payee Type is International or Domestic .
Network Type	The name of the local payment network This field is enabled if the Domestic option is selected in the Payment Type field.

Field Name	Description
Intermediary Bank Detail	<p>Displays the bank details which act as a intermediary bank for international transaction.</p> <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Transfer From	Account from which money will be debited.
Pay By	The currency type in which amount is transferred.
Currency	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p>
Transfer Amount	<p>The amount to be transferred.</p> <p>This field is enabled if the Transfer Currency option is selected in the Pay By list.</p>
Debit Amount	<p>The amount to be debited from the account.</p> <p>This field is enabled if the Debit Account Currency option is selected in the Pay By list.</p>
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer When	<p>The facility to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option Later is selected from the Transfer When list.</p>
Select Network	The network through which the transfer is to be processed. The list appears as per the network configurations for the country.

Field Name	Description
Correspondence Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Charges to be debited from Debit Account	<p>The Bank may levy charges for certain payment networks.</p> <p>The user can choose which debit account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.</p> <p>This field is enabled for all Payment Types – Internal, Domestic and International. In case of International Payments, it is enabled when Payer or Shared option is selected in the Correspondence Charges,</p>
Account from which charges will be debited	<p>The Bank may levy charges for certain payment networks.</p> <p>The user can choose which account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.</p> <p>This field is enabled if Charges to be debited from Debit Account is not selected.</p>
Payment Purpose	<p>Specify the purpose for the payment.</p> <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p>
Add Payment Details	<p>Click on the link to add additional payment details.</p>

Field Name	Description
Transfer via Intermediary Bank	<p>Specify whether the fund transfer is to be done through intermediary bank.</p> <p>The Options are:</p> <ul style="list-style-type: none"> • Yes • No <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field appears if you select Yes option from Transfer via Intermediary Bank field.</p> <p>For more information on network payments, refer <u>Lookups</u> section.</p>
Note	Narrative for the transaction. This will be internal to the bank.

Note:Interpreting the success message on the Confirmation Screen:

Please note that Payment Processors can work in different ways. Some Payment Processors will respond with the final status of the submitted payment synchronously. Some Payment Processors work in an asynchronous mode and respond back with a host reference number only to indicate that the payment has been accepted for processing, but there is a chance that it may get into an Exception Queue during the actual processing itself. Therefore the final status of the payment can be viewed using the transaction called [Payment Status Inquiry](#).

To transfer funds to a payee:

1. From the **Transfer Type** field, select the payee as **Existing Payee**;
2. From the **Payee** list, select the payee towards whom you wish to transfer funds.
The payee details of the selected payee appear.
3. Enter the Payment details
4. Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment towards the payee.

5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
6. A success message along with Reference Number, Status and account details appear on the confirmation page.
Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
7. Click **Home** to navigate to the dashboard.
OR
Click **Add as Payee** to add new payee, system redirects to the **Add Bank Account Payee** screen.

8.2 Transfer Money - My Accounts

The 'Transfer Money' feature allows users to make payments towards their own accounts, enabling them to transfer funds within their bank-held accounts.

Transfer Money - My Accounts

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee My Accounts (User's own accounts)

My Account

Following fields gets enabled if the **My Account** option is selected in the **Transfer Type** field.

Field Name	Description
Transfer To	Account to which money will be transferred.
Transfer From	Account from which money will be debited.
Pay By	The currency type in which amount is transferred.
Currency	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p>
Transfer Amount	<p>The amount to be transferred.</p> <p>This field is enabled if the Transfer Currency option is selected in the Pay By list.</p>
Debit Amount	<p>The amount to be debited from the account.</p> <p>This field is enabled if the Debit Account Currency option is selected in the Pay By list.</p>
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer When	<p>The facility to specify when the funds are to be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option Later is selected from the Transfer When list.</p>
Correspondence Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer

Field Name	Description
Charges to be debited from Debit Account	The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges. The accounting entries for the charges components will be reflected in the statement of the account selected here.
Note	Narrative for the transaction.

To transfer funds from own accounts:

1. From the **Transfer To** account list, select the account to which the transfer needs to be made.
2. From the **Transfer From** account list, select the account from which the transfer needs to be made.
3. Enter the Payment details
4. Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
6. A success message along with Reference Number, Status and account details appear on the confirmation page.
7. Click **Home** to navigate to the dashboard.

8.3 Suggestive Credit Value Date

The Payment framework provides the facility to display the suggestive credit value date on the review screen of a payment. This date is an indicative date only and it gives the end user an idea of when the payment would get credited to the payee's account, before he can confirm the transaction.

The service takes into account parameters like the network of payment, the currency etc. before arriving at the suggestive credit value date.

This service is currently available out of the box integrated only with Oracle Banking Payments. For other product processors a customization would be required.

Message with Suggestive Credit Value Date

The screenshot shows a mobile application interface for Futura Bank. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, there is an "Information" section with a blue header and a message: "Suggestive Credit Date for this transaction is 11/28/2022. The transaction will be processed on 11/28/2022." The time "02:18 PM" is displayed in the top right corner. The main content area has a dark blue header with the text "Transfers - Adhoc Payee" and navigation buttons for "Back", "Cancel", and "Confirm". Below the header, there is a yellow warning banner with a red exclamation mark icon and the text: "Review of Transfers - Adhoc Payee. You initiated a request for Adhoc Payment. Please review details before you confirm!". The main content area contains the following details:

- Payment Type: International
- Account Number: 123456
- Account Name: Sam
- Address Line 1: 12, park avenue
- Address Line 2: South Block
- City: Los angeles
- Country: United States
- Payee Email ID: sam@example.com
- Pay Via: SWIFT Code
- Bank Details: CITIAEADXXX, CITIBANK N.A., KHALID IBN AL WALID STREET
- Transfer From: XXXXXXXXXXXX0011, Monero L Hill | EUR | HEL
- Transfer When: 11/28/2022
- Pay By: Transfer Currency
- Transfer Amount: EUR 1,211.00
- Correspondence Charges: Payee
- Payment Details: Courier Charges
- Internal Note: Courier Charges

8.4 International Low Value Payment

SWIFT GPI enables financial institutions to provide fast and frictionless cross-border payments for small and medium sized businesses and consumers.

International Low Value Payment

The screenshot displays the Futura Bank mobile app interface for an International Low Value Payment. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, the title "International Low Value Payment" is displayed. The main content area includes a dropdown menu for the payee, currently set to "Bhavit International". Below this, there is a photo of the payee (initials "BI") and their details: "Bhavit International", "Account Number 1234567890", "Payee Type INTERNATIONAL", "Account Name Bhavit S 5", and "Payee Address Nirlon Compound,Mumbai,IN". Bank details are listed as "CITIAEADXXX,CITIBANK N.A.,KHALID IBN AL WALID STREET". A dropdown menu for "Transfer From" is set to "main Account Vashi, xxxxxxxxxxxxxxx0036", with a "Current Balance" of "EUR 19,023.94". The "Currency" is set to "EUR" and the "Amount" is "EUR 1,200.00". The "Max Limit" is "EUR 10,000.00". There are radio buttons for "Transfer When" (selected "Now", "Later") and "Transfer via Intermediary Bank" (selected "No", "Yes"). At the bottom, there are dropdown menus for "Payment Details" (set to "payment details 1") and "Add Payment Details" (set to "Internal Note delivery charges"). A "Pay" button is visible in the top right corner.

Field Description

Field Name	Description
Payee	Select the payee from the list.
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Name	Displays the payee name.
Account Number	The bank account number of the payee.
Payee Type	Displays the payee type as International.

Account Name	Name of the payee as maintained in the bank account.
Payee Address	Address of the payee. This field appears if the Payee Type is International .
Bank Details	Details of the payee's bank account which will include the address and bank and branch codes.
Payee Email ID	Email Id of the payee.
Transfer From	Account from which money will be debited.
Currency	The currency in which the transfer is to take place. For International transfer, the user can select the currency from the list.
Amount	The amount to be transferred. This field is enabled if the Transfer Currency option is selected in the Pay By list.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
Transfer via Intermediary Bank	Specify whether the fund transfer is to be done through intermediary bank. The options are: <ul style="list-style-type: none"> • Yes • No <hr/> <p>Note: This field is appears only for International Payee.</p> <hr/>
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field appears if you select Yes option from Transfer via Intermediary Bank field. For more information on network payments, refer Lookups section.

Payment Details The unstructured remittance information to the Payment Processor.
You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.

Add Payment Details Click on the link to add additional payment details.

Note Narrative for the transaction. This will be internal to the bank.

To make international low value payment:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds. The payee details of the selected payee appear.
2. Enter payment details
3. Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment towards the payee.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
5. A success message along with Reference Number, Status and account details appear on the confirmation page.
6. Click **Home** to navigate to the dashboard.

Note:

Interpreting the success message on the Confirmation Screen:

Please note that Payment Processors can work in different ways. Some Payment Processors will respond with the final status of the submitted payment synchronously. Some Payment Processors work in an asynchronous mode and respond back with a host reference number only to indicate that the payment has been accepted for processing, but there is a chance that it may get into an Exception Queue during the actual processing itself. Therefore the final status of the payment can be viewed using the transaction called [Payment Status Inquiry](#).

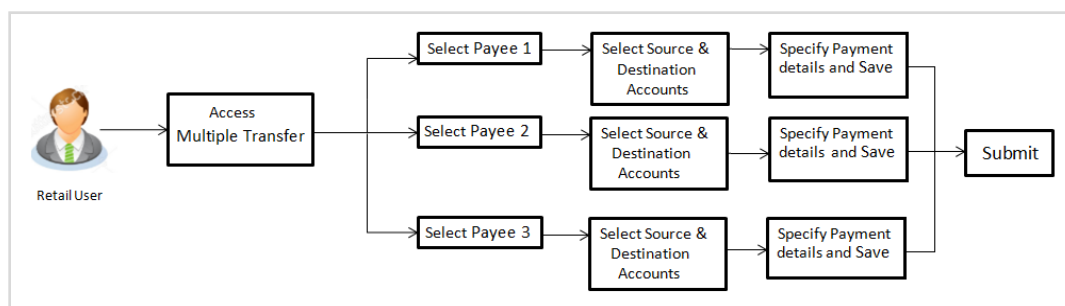
9. Multiple Transfers

The Multiple Transfers feature enables users to initiate transfers towards a group of people as part of a single transaction. Through this feature, users can initiate transfers towards registered payees of different transfer types i.e. internal, domestic and international transfers, with different transfer dates, all at once from a single screen.

Prerequisites:

- Transaction and account access is provided to the retail user
- Registered payees are maintained
- Transaction limits are assigned to the user to perform the transaction
- Payee limits and cooling period limits are maintained

Workflow



How to reach here:

Toggle menu > Menu > Payments > Transfers > Multiple Transfers

OR

Search bar > Transfers - Multiple Transfers

Multiple Transfers

Futura Bank

Multiple Transfers

Payee 1

Payee: Nath

N Nath

Account Number: HEL0228900036 Payee Type: INTERNAL
Account Name: Nath
Payee Email ID: shallendra.kadam@oracle.com

Transfer From: xxxxxxxxxxxx0080
Current Balance: EUR 97,909.71

Pay By: Credit Account Currency

Currency: EUR Transfer Amount: EUR 1,200.00

[View Limits](#)

Transfer When:
 Now Later

Charges to be debited from Debit Account

Note: Food Charges

What are the benefits?

Paying multiple payees at once is easy with the Futura Bank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.

You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

Field Description

Field Name	Description
Payee Record Number	Payee Record Number. The payee record number appears on the top of each record so as to identify the number of payees being added.
Payee	Select the payee to whom funds transfer needs to be made. Each payee is identified by the payee nickname defined at the time of payee registration. Once a payee has been selected, the details of the payee including the payee photo, payee nickname, account number, payee type, payee e-mail id etc. will be displayed on the screen.
Account Number	On selecting the payee, the account number associated with the payee appears.

Field Name	Description
Payee Type	The type of the transfer associated with the payee appears, once a payee is selected.
Account Name	The name of the payee in the bank account appears.
Payee Address	Address of the payee in the bank account. This field appears for International type of payee.
Payee Email ID	Email ID of the payee in the bank account.
Bank Details	The details of the bank i.e. the name and address of the bank's branch in which the payee's account is held appears. This field appears for International type of payee.
Intermediary Bank Details	The details of the intermediary bank i.e. the name and address of the bank's branch appears. This field appears for International type of payee.
Transfer From	Select the source account from which the funds are to be transferred.
Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Pay By	The currency type in which amount is transferred.
Currency	Select the currency in which the transfer is to take place. <hr/> Note: Currency is defaulted to the destination account currency for Own and Internal Account Transfers and to the local currency for Domestic Transfers. For International transfers, the user can select the currency from the list. <hr/>
Transfer Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer <u>View Limits</u> section.
Transfer When	The facility to specify when the funds are to be transferred. The options are: <ul style="list-style-type: none"> • Now: transfer funds on the same day • Later: transfer funds on a future date



Field Name	Description
Pay Via	<p>Select the network through which the transfer is to take place.</p> <p>This field is displayed only if the transfer is a domestic transfer as per the configurations for the country.</p> <hr/> <p>Note: The networks available for selection will be dependent on certain factors such as whether the payee's bank supports the network or not, the amount entered and the network working window.</p> <hr/>
Transfer Date	<p>The date on which the transfer is to take place.</p> <p>This field appears if the option Later is selected from the Transfer When list.</p>
Charges to be debited from Debit Account	<p>The Bank may levy charges for certain payment networks. The user can choose which debit account to use when paying the charges.</p> <p>The accounting entries for the charges components will be reflected in the statement of the account selected here.</p> <p>This field is enabled if the Payer or Shared option is selected in the Correspondence Charges list.</p>
Payment Purpose	<p>Select the purpose for which the transfer is being initiated.</p> <p>If the purpose of transfer is selected as 'Other', an additional field appears in which the user can enter the purpose.</p> <p>This field appears for Internal or Domestic type of Payee.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p>
Add Payment Details	<p>Click on the link to add additional payment details.</p>
Correspondence Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer <p>This field appears against a record where the transfer is being made towards an international payee.</p> <hr/>

Field Name	Description
Select Network	The network through which the transfer is to be processed. The list appears as per the network configurations for the country. This field appears if you select Domestic Payee .
Payment Purpose	Select the purpose for which the transfer is being initiated. If the purpose of transfer is selected as 'Other', an additional field appears in which the user can enter the purpose. This field appears for Internal or Domestic type of Payee.
Payment Details	Specify payment details. This field appears against a record where the transfer is being made towards an international payee.
Add Payment Details	The link to add more details of the transfer. This field appears only for International Payee.
Internal Note	Select the note/ remarks for fund transfer. This field appears only for International Payee.
Note	Specify a note or remarks against the transfer.

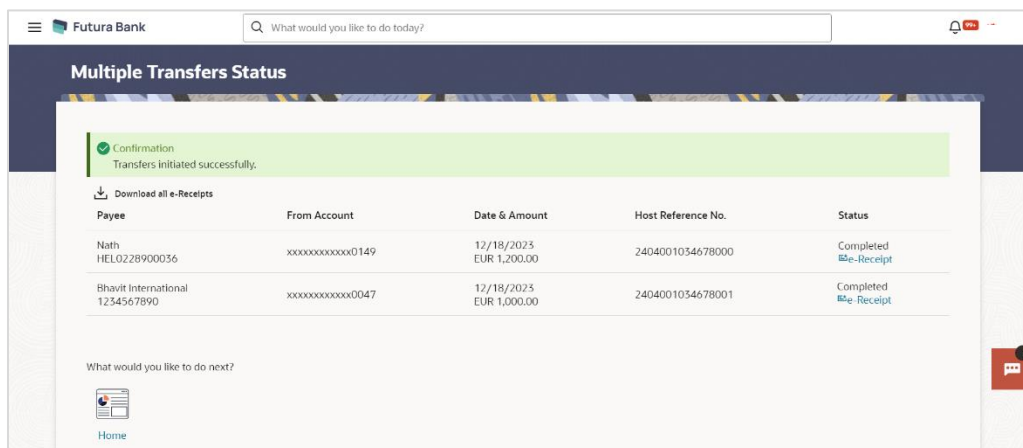
To transfer funds to multiple payees:

1. From the **Payee** list, select the payee towards whom you wish to transfer funds. The payee details of the selected payee appear.
2. If the Payee type is **Internal**;
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - i. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 1. From the **Transfer Date** list, select the date on which the transfer is to take place.
 - f. In the **Charges to be debited from Debit Account** field, choose which debit account to use when paying the charges.

3. If the Payee type is **Domestic**;
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - i. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 1. From the **Transfer Date** list, select the date on which the transfer is to take place.
 - f. From the **Select Network** list, select the network through which the transfer is to be processed.
4. If the Payee type is **International**;
 - a. From the **Transfer From** account list, select the account from which the transfer needs to be made.
 - b. From the **Pay By** list, select the currency type in which amount is transferred.
 - c. From the **Currency** list, select the appropriate currency.
 - d. In the **Transfer Amount** field, enter the transfer amount.
 - e. In the **Transfer When** field, select the option to indicate when the transfer is to take place.
 - i. If you select the option **Now**, the transfer will be made on the same day.
OR
If you select the option **Later**, from the **Transfer When** field, select the appropriate future date for when the transfer is to take place.
 1. From the **Transfer Date** list, select the date on which the transfer is to take place.
 - f. From the **Correspondence Changes** list, select the party by whom transfer charges are to be borne.
 - g. In the **Charges to be debited from Debit Account** field, choose which debit account to use when paying the charges.
 - h. From the **Payment Purpose** list, select the purpose for which the transfer is being initiated.
 - i. In the **Payment Details** field, enter the details of the fund transfer.
5. In the **Note** field, specify a note or remarks.
6. Click **Save** to save the payment record.
OR
Click **Make a Copy and Save**, if you want to save a copy of the transaction.
OR
Click **Reset Fields** to clear the entered data.

7. Repeat Steps similar steps Payee 2 based on payee type.
OR
Click **Add Another Payment** if you want to add another payment record.
8. Click on the  icon against a saved record to edit the transfer details of that record.
OR
Click on the  icon against a record to delete that record.
9. Click **Submit** to submit all the transfer records to the bank.
OR
Click **Cancel** to cancel the transaction
OR
Click **Back** to navigate back to the previous page.
10. The **Multiple Transfer - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Expand All** to view the payment details.
Click **Collapse All** to hide the payment details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to edit the transfer details. The **Multiple Transfers** screen with saved fund transfer details appear in editable form.
11. The success message appears along with the status of transaction.
Click **Home** to navigate to the dashboard.
OR
Click **Click Here** to view the status of each transfer.
The **Multiple Transfer - Status** screen appears.

Multiple Transfers – Status



Confirmation
Transfers initiated successfully.

Download all e-Receipts

Payee	From Account	Date & Amount	Host Reference No.	Status
Nath HEL0228900036	xxxxxxxxxxxx0149	12/18/2023 EUR 1,200.00	2404001034678000	Completed e-Receipt
Bhavit International 1234567890	xxxxxxxxxxxx0047	12/18/2023 EUR 1,000.00	2404001034678001	Completed e-Receipt

What would you like to do next?

[Home](#)

Field Description

Field Name	Description
Payee	The payee towards whom fund transfer has been initiated. The payee nickname and the payee's account number are displayed.

Field Name	Description
From Account	The source account from which the funds are transferred.
Date & Amount	The date of transfer along with the amount that is transferred towards the payee's account.
Host Reference Number	The unique number generated on completion of the transaction in the Core Banking application.
Status	The status of the transaction. It could be: <ul style="list-style-type: none"> • Completed • Failed
Action	The link to download the e-receipt of transaction.
Failure Reason	The reason for which a transfer failed is displayed against the specific transfer record.

12. Click the **e-Receipt** link against a particular record for which you want to download the e-receipt.
OR
Click **Download all e-Receipts** link to download the e-receipts for all the transactions.

FAQ

- 1. Is there any limit on the number of payments that can be initiated at a time through multiple transfers?**

Yes, the limit as defined by the bank will be in place. You will be displayed an error message if you try to add another transfer record once this limit has been met.

- 2. Do fund transfers between business accounts need authorization?**

Fund transfer between the business accounts require authorization, if transaction is configured for Two Factor Authentication.

[Home](#)

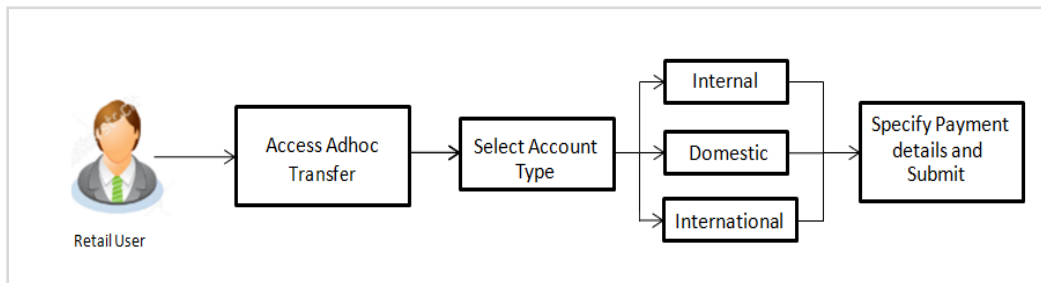
10. Transfers – Adhoc Payee

An adhoc transfer is used to transfer funds from the user's account to a beneficiary/ payee account which is not saved by the customer earlier. Since the transfer is towards an unregistered beneficiary, customers are required to specify the beneficiary details manually along with the transfer details while initiating a payment.

Pre-Requisites

- Transaction and account access is provided to retail user.
- Transaction limits are assigned to user to perform the transaction.

Workflow



Features Supported In Application

Following type of transactions are supported under Adhoc Transfers

- Internal Transfer
- Domestic Transfer
- International Transfer

How to reach here:

Toggle menu > Menu > Payments > Transfers > Transfers – Adhoc Payee

OR

Search Bar > Transfers - Transfers – Adhoc Payee

10.1 Adhoc Payee - Internal Fund Transfers

Adhoc Payee - Internal fund Transfers

The data fields are almost the same as the ones seen in the Transfer Money transaction (for more information, refer **Transfer Money – Existing Payee(Internal Account)** section). The only additional data that needs to be input is the beneficiary account details.

1. Click **Save As Draft** to save the payment record.

The system will let you assign a name to the Draft.

Save As Draft

- OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Pay** to make a payment towards the payee.
2. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.

Review Screen

The screenshot shows the 'Review of Transfers - Adhoc Payee' screen in the Futura Bank mobile app. At the top, there is a search bar and a notification bar with the text: 'Information: Suggestive Credit Data for this transaction is Dec. 19, 2023. The transaction will be processed on Dec. 19, 2023.' Below this is a blue header with a back arrow and the title 'Transfers - Adhoc Payee'. A yellow warning bar contains the text: 'Review of Transfers - Adhoc Payee. You initiated a request for Adhoc Payment. Please review details before you confirm!'. The main content area is divided into two columns. The left column lists details: Payment Type (Internal), Account Number (HELO253100010), Account Name (Sam Desouza), Payee Email ID (samel@example.com), Transfer From (xxxxxxxxxxxx0054, Columbia Pte. Inc. | GBP | HEL), Pay By (Credit Account Currency), Transfer Amount (EUR 1,200.00), Transfer When (Dec 19, 2023), Account from which charges will be debited (xxxxxxxxxxxx0054, Columbia Pte. Inc. | GBP | HEL), Customer Reference Number (34534), and Note (TRAVEL). The right column contains 'Compliance Questions': 'What is the business's trading name?' (Sam Transport), 'What is the full registered business name?' (Sam Travel Ltd), 'Is the business a sole trader, partnership or limited company?' (Yes), and 'What is the nature of Transaction?' (Transport). At the bottom, there are three buttons: 'Confirm', 'Cancel', and 'Back'. A red notification bubble with the number '1' is visible in the bottom right corner.

3. A success message along with Reference Number, Status and account details appear on the confirmation page.
4. Click **Home** to navigate to the dashboard.
OR
Click **Add as Payee** to add new payee, system redirects to the **Add Bank Account Payee** screen.

10.2 Adhoc Payee - Domestic Fund Transfers

Adhoc Payee - Domestic Fund Transfers

The screenshot shows the 'Transfers - Adhoc Payee' interface in the Futura Bank app. At the top, there's a search bar and navigation buttons: 'Save As Draft', 'Back', 'Cancel', and 'Pay'. The form is divided into several sections:

- Payment Type:** Includes tabs for 'Internal', 'Domestic', and 'International'. A dropdown menu shows 'Network Type' set to 'SEPA Credit'.
- Account Information:** Fields for 'Account Number' (masked with asterisks), 'Confirm Account Number' (12345611), 'Account Name' (Sam), and 'Payee Email ID' (samtd@example.com).
- Bank Details:** Shows 'DEUTDEFFXXX', 'Add line 1', 'Add line 2', and a 'Reset BIC Code' link.
- Payment Purpose:** A dropdown menu set to 'Commission'.
- Transfer From:** A dropdown menu set to 'main Account Vashl, xxxxxxxxxxxx0036'. Below it, a note indicates 'Current Balance : -EUR 2,109.82'.
- Pay By:** A dropdown menu set to 'Transfer Currency'.
- Currency and Amount:** 'Currency' is set to 'EUR' and 'Transfer Amount' is 'EUR 12,000.00'.
- Transfer When:** Radio buttons for 'Now' (selected) and 'Later'.
- Charges:** A checked checkbox for 'Charges to be debited from Debit Account'.
- Payment Details:** A text field containing 'Commission'.
- Add Payment Details:** A text field containing 'None'.

On the right side, a callout box titled 'What are the benefits?' explains that users can transfer money to any bank account by specifying the account number and supporting bank and branch information, and that the Adhoc Transfer service also allows users to register their payee for future use.

The data fields are almost the same as the ones seen in the Transfer Money transaction (for more information, refer **Transfer Money – Existing Payee (Domestic Account)** section). The only additional data that needs to be input is the beneficiary account details. Also, the user needs to select the network only once, as opposed to twice during the Transfer Money flow (Once during Payee Creation and once during the actual Payment).

10.3 Adhoc Payee - International Fund Transfer

Adhoc Payee - International Fund Transfer

Transfers - Adhoc Payee

Payment Type: Internal Domestic International

Account Number: *****

Confirm Account Number: 12545611

Account Name: Sam

Address Line 1: 12 Park Avenue

Address Line 2: South Block

City: Mumbai

Country: India

Payee Email ID: _____

Pay via: NCC Bank Details SWIFT Code

DEUTDEFFXXX
DEUTSCHE BANK AG
Head Office

Reset

Payment Purpose: Credit Card Payment

Transfer From: main Account Yash, xxxxxxxxxxxx0036

Current Balance: -EUR 2,109.82

Pay By: Transfer Currency

Currency: EUR | Transfer Amount: EUR 1,200.00

View Limits

Transfer When: Now Later

Correspondence Charges: Payee

Transfer via Intermediary Bank: Yes No

Payment Details: Credit Card Payment

Add Payment Details: Internal Note: Card Payment

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

The data fields are almost the same as the ones seen in the Transfer Money transaction (for more information, refer **Transfer Money – Existing Payee(International Account)** section).

Confirmation of Payment Submission

The screenshot shows the Futura Bank interface for an Adhoc International Payment confirmation. At the top, there is a search bar with the text "What would you like to do today?". Below this, the page title "Adhoc International Payment" is displayed. A green confirmation banner states "Confirmation Request submitted successfully." The main content area lists the following details:

Host Reference Number 2405710516020000	
Transfer To dd	Amount EUR 112.00
Pay By Transfer Currency	
Account Number 123456	Payment Type International
Bank Details CITIAEADXXX CITIBANK N.A. KHALID IBN AL WALID STREET	Payment Details as
Payment Purpose	
Transfer From xxxxxxxxxxxx0011 Montero L Hill EUR HEL	Transfer When 11/28/2022
Pay Via SWIFT Code	
Internal Note 5aa	
Payee Email ID ss@dd.com	

At the bottom, there is a section titled "What would you like to do next?" with two options: "Home" (represented by a document icon) and "Add as Payee?" (represented by a person icon).

FAQ

- 1. Can I use the adhoc transfer transaction to transfer funds towards the repayment of a loan which I hold in the same bank?**

No, fund transfers can be made only to current or savings account through the adhoc transfer transaction.

- 2. Can I set a future date for a fund transfer?**

You can set a future date for a payment using the Pay Later option.

- 3. What happens if I have set up a future dated transfer, but don't have enough funds in my account on the transaction date for the transfer?**

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

- 4. What happens if the transaction amount is less than set Transaction Limit?**

If the transaction amount is less than the minimum limit or more than the maximum transaction limit set by the Bank, the user will not be able to initiate the transfer.

- 5. Can I make a payment towards an account which is currently not registered as my payee?**

Yes, you can make payments to the accounts which are not registered as payees through the adhoc transfer transaction.

- 6. Are separate transaction limits applicable for when I initiate a transfer using Adhoc Transfer and using Transfer Money by selecting a payee?**

Transaction limits are defined based on each payment network. The same limits get utilized if the transaction is initiated from Adhoc Transfer or by using Transfer Money (provided the payment network is the same).

[Home](#)

11. Other Transfers

This option enables the customer to initiate a funds transfer via a link to an email or mobile contact. The customer must simply specify the email address or the mobile number of the intended payee and specify other transfer related details such as the transfer amount and source account. Once the transfer is initiated, a payment link is sent to the email/mobile to the payee, for him/her to provide the credit account details. The funds are transferred once payee provides the account details for receiving funds using the payment link

How to reach here:

Toggle menu > Menu > Payments > Transfers > Other Transfers

OR

Search Bar > Transfers -Other Transfers

11.1 Other Transfers - Existing Payee

This feature enables users to initiate payments for Existing Payee. Peer to Peer (P2P) transaction enables the retail user to initiate a payment towards the payee's contact ID, namely, email ID, mobile number. The specific type of transfer is triggered based on the selected payee and the corresponding payee account details.

Other Transfers - Existing Payee

The screenshot shows the 'Other Transfers' screen in the Futura Bank mobile app. The interface includes a search bar at the top with the text 'What would you like to do today?'. Below the search bar, the title 'Other Transfers' is displayed. The main content area contains a form for initiating a transfer. The 'Transfer Type' section has two radio buttons: 'Existing Payee' (selected) and 'New Payee'. The 'Payee' section shows 'MOB2OBDX' with a dropdown arrow. Below this, there is a 'MOBILE' field with the value '9011225300'. The 'Transfer From' section shows 'Main Account Vashl, xxxxxxxxxxxx0056' with a dropdown arrow. The 'Current Balance' is displayed as 'EUR 5,428.79'. The 'Currency' is set to 'EUR' and the 'Amount' is 'EUR 1,200.00'. There is a 'View Limits' link and a 'Note' field containing 'Food bill' with '71 Characters Left'. At the bottom, there are 'Transfer' and 'Cancel' buttons. A callout box on the right contains the following text: 'Transferring money has never been easier! Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friend's Mobile, Email ID and Facebook accounts. Haven't registered your payee yet? No problem! Use the Adhoc Transfer service to transfer money. Did you know? You can transfer money towards multiple payees at once from the Multiple Transfers option.'

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee New Payee
Existing Payee	Following fields gets enabled if the Existing Payee option is selected in the Transfer Type field.
Payee	Select the payee to whom you wish to initiate transfer. <hr/> <u>Note: Click on the X icon to change the payee selection by removing the added payee.</u> <hr/>
Payee Photo	Displays the payee account photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the payee account will appear in place of the photo.
Payee Name	Displays the payee name.
Payee Mode	The payee mode through which funds are to be transferred.
Transfer Via	The email ID or mobile number of the Peer to Peer Payee mode through which funds are to be transferred.
Transfer From	Account from which money will be debited.
Current Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Currency	The currency in which the transfer is to take place.
Transfer Amount	The amount to be transferred.
View Limits	Link to view the transaction limits applicable to the user. For more information on Limits, refer <u>View Limits</u> section.
Transfer Date	The date on which the transfer is to take place. This field appears if the option Later is selected from the Transfer When list.
Note	Narrative for the transaction.

To transfer funds to a payee:

1. From the **Transfer Type** field, select the payee as **Existing Payee**;
2. From the **Payee** list, select the payee towards whom you wish to transfer funds.
The payee details of the selected payee appear.
3. Enter Payment details.
4. Click **Transfer** to make a payment towards the payee.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
6. A success message along with Reference Number, and transfer details appear on the confirmation page.
7. Click **Home** to navigate to the dashboard.

11.2 Other Transfers - New Payee

By selecting the 'New Payee' option, the user is provided with **Email/Mobile** choice by which to initiate a fund transfer.

Other Transfers - New Payee

The screenshot shows the Futura Bank 'Other Transfers' page. The 'Transfer Type' section has 'New Payee' selected. The 'Transfer Via' dropdown is set to 'Email/Mobile'. The 'Email/Mobile' field contains a masked number. The 'Confirm Email/Mobile' field contains 'samd@example.com'. The 'Currency' is set to 'EUR' and the 'Amount' is 'EUR 1,200.00'. The 'View Limits' section shows 'Transfer From' as 'xxxxxxxxxxxx0080' and 'Current Balance' as 'EUR 97,909.71'. The 'Note' field contains 'Food bill' and has '71 Characters Left'. At the bottom, there are 'Transfer' and 'Cancel' buttons. A right-hand panel contains informational text about transferring money and a 'Did you know?' tip.

Field Description

Field Name	Description
Transfer Type	Select the type of transfer that you wish to initiate. The options are: <ul style="list-style-type: none"> Existing payee New Payee
New Payee	Following fields gets enabled if the New Payee option is selected in the Transfer Type field.
Transfer Via	Select the mode through which funds are to be transferred. The options are: <ul style="list-style-type: none"> Email/ Mobile
Email / Mobile	Enter the email ID or mobile number of the payee to initiate the money transfer.
Confirm Email/Mobile	Re-enter the email ID or mobile number as entered in the Email/Mobile field so as to confirm the same.

Field Name	Description
Currency	Select the currency in which the transfer is to take place.
Amount	Specify the amount to be transferred.
View Limits	Link to view the transaction limits of the user.
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	On selecting a source account, the net balance of the account appears below the Transfer From field.
Note	Add a narration, if required, for the transaction.

To transfer funds to a payee:

1. From the **Transfer Type** field, select the payee as **New Payee**;
2. From the **Transfer Via** list, select the type of payee.
 - a. If you select the **Email or Mobile** option:
 - i. In the **Email /Mobile** field, enter the email id or mobile number of the recipient.
 - ii. Re-enter the recipient's Email ID or Mobile number in the **Confirm Email/Mobile** field.
 - iii. From the **Currency** field, select the currency in which the transfer is to take place.
 - iv. In the **Amount** field, enter the transfer amount.
 - v. From the **Transfer From** account list, select the source account.
 - vi. From the **Currency** field, select the currency in which the transfer is to take place.
 - vii. In the **Amount** field, enter the transfer amount.
 - viii. From the **Transfer From** account list, select the source account.
 - ix. In the **Note** field, specify a note or remarks.
3. Click **Transfer** to make a payment towards the payee.
OR
Click **Cancel** to cancel the transaction.
4. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
5. A success message along with the Reference Number, and transfer details appear on the confirmation page.
6. Click **Home** to navigate to the dashboard.

12. Payment Status Inquiry

The Payment Status Inquiry screen allows users to review and keep track of all their payments. This feature presents details of payments initiated from the user's current and savings accounts, regardless of the channel used for initiation. These transactions encompass internal, domestic, and international transfers, as well as transfers to own accounts.

The Payment Status Inquiry summary screen displays payment transactions initiated by the user, filtered based on search criteria specified in the provided search fields. Users can search for a payment record by the account from which the transfer was initiated, reference number, or by defining a date range (date of initiation) or amount range. The default number of transactions displayed on the Payment Status Inquiry summary screen is determined by the bank's configuration.

The user can view additional details of a payment by selecting the provided reference number link and navigating to the **Payment Status Inquiry Details** screen.

Using the **Manage Columns** feature, bank can configure and enable customizable UI display/download option for the end users. Using this feature, users can personalize the information to be displayed/downloaded from search grid displayed on the screen.

By clicking on '**Manage Columns**' option available on the screen, user can

- Rearrange columns
- Remove specific columns.

Note:

- 1) The downloaded report will have the same columns as displayed on the UI as per user preference as well as there will also be an option to modify the column selection while downloading.
 - 2) The column preferences setup by the user will be saved for future reference i.e. in case the user revisits this screen, the preferred columns will only be displayed in the table.
-

Pre-requisites:

Transaction access is provided to the retail user.

How to reach here:

Toggle menu > Menu > Payments > Payment Inquiries > Payment Status Inquiry
OR

Search Bar > Payment Inquiries – Payment Status Inquiry

12.1 Payment Status Inquiry – Summary

Payment Status Inquiry

The screenshot shows the 'Payment Status Inquiry' form on the Futura Bank website. The form is titled 'Payment Status Inquiry' and is located within a dark blue header. The form fields are as follows:

- Host Reference Number: Text input field.
- Debit Account Number: Dropdown menu with the selected value 'main Account Vashi, xxxxxxxxxxxx0056'.
- Initiation Date From: Date picker field.
- Initiation Date To: Date picker field.
- Network Type: Dropdown menu.
- Payment Status: Dropdown menu.
- Beneficiary Name: Text input field.
- From Amount: Text input field.
- To Amount: Text input field, marked as 'Required'.

At the bottom left of the form, there are 'Search' and 'Reset' buttons. At the bottom right, there is a red chat icon.

Field Description

Field Name	Description
Search Criteria	
Reference Number	Search by Host Reference Number. Searching by this field will render all other search criteria ineffective. Other search criteria will be ignored if one searches by this field.
Debit Account Number	Select a CASA (Current Account and Savings Account) account to view all transfers initiated from that specific account.
Initiation From Date	Specify a start date to search for transfer records that have been initiated.
Initiation To Date	Specify an end date to search for transfer records that have been initiated until that specified date.
Network Type	Search the transfers based on the network via which the payment was performed.
Payment Status	Payment can be searched based on the current status.

Field Name	Description
Beneficiary Name	Search the transfers based on the beneficiary name.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less than the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.

To view / search for payment records:

1. Enter the search criteria.
 - i. In the **Host Reference Number** field, enter a transaction reference number of a specific payment.
 - ii. From the **Debit Account Number** list, select a CASA (Current Account and Savings Account) account.
 - iii. In the **Initiation From Date** and **Initiation To Date** fields, enter a date range.
 - iv. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
 - v. From the **Payment Status** list, select one of the following options: Processed, In Progress, Future Valued, Cancelled, Exception and Seized.
 - vi. In the **Beneficiary Name** field, enter the name of beneficiary by which search is to be done.
 - vii. In the **From Amount** and **To Amount** fields, enter an amount range.
2. Click **Search** to view transactions based on the defined criteria.
Based on the search criteria the payments records gets displayed on the **Payment Status Inquiry** screen.

Note: The following fields appear on clicking the **More Search Options** link. They can be hidden on clicking the **Less Search Options** link.

OR
Click **Reset** to clear the details entered.

Payment Status Inquiry – Summary

Initiation Date	Transaction Date	Activation Date	Transaction Reference No	Recipient	Payment Type	Amount	Status	Action
1/18/2024	1/18/2024	1/18/2024	2401801451306003	SWATI THITE	Internal Transfer	EUR 67.00	In Progress	[Copy] [Close]
12/28/2023	12/28/2023	12/28/2023	2402201049607000	Aramex Logistics Corporation	Internal Transfer	INR 551.00	In Progress	[Copy] [Close]
12/28/2023	12/28/2023	12/28/2023	2401701054683000	SWATI THITE	Internal Transfer	EUR 67.00	Processed	[Copy] [Close]
12/28/2023	12/28/2023	12/28/2023	2401801345305006	Acc671	International Transfer	EUR 10.00	Cancelled	[Copy] [Close]
12/28/2023	12/28/2023	12/28/2023	2401801345305007	Acc192	International Transfer	EUR 10.00	Cancelled	[Copy] [Close]
12/28/2023	12/28/2023	12/28/2023	2401801345305004	Acc508	International Transfer	EUR 10.00	Cancelled	[Copy] [Close]
10/20/2023	10/20/2023	10/20/2023	2329301346395023	Acc964	International Transfer	EUR 10.00	Processed	[Copy] [Close]
10/20/2023	10/20/2023	10/20/2023	2329301346395019	Tom	International Transfer	EUR 40.00	In Progress	[Copy] [Close]
10/20/2023	10/20/2023	10/20/2023	2329301346392000	Tom	International Transfer	EUR 40.00	In Progress	[Copy] [Close]
10/20/2023	10/20/2023	10/20/2023	2329301346394001	Tom	International Transfer	EUR 40.00	In Progress	[Copy] [Close]
10/20/2023	12/13/2023	12/13/2023	2329301346395011	Acc508	International Transfer	EUR 10.00	In Progress	[Copy] [Close]
10/20/2023	10/20/2023	10/20/2023	2329301346396002	Acc522	International Transfer	EUR 10.00	In Progress	[Copy] [Close]



Payment Status Inquiry – Manage Column setup

Manage Columns

- Initiation Date Field
- Transaction Date Field
- Activation Date Field
- Transaction Reference No Field
- Recipient
- Payment Type
- Amount

Field Description

Field Name	Description
Search Results	
The following fields are displayed for each transaction.	

Field Name	Description
Initiation Date	An option to search for transactions initiated within a specific time period. The date entered in the From Date field must be earlier than the date in the To Date field.
Initiated Date	The date of payment initiation.
Transaction Date	The date on which the transfer was processed.
Activation Date	The date on which the transfer was activated.
Reference Number	The reference number assigned to the transaction by the host system.
Recipient	The name of the recipient payee.
Payment Type	The type of payment transfer i.e. internal, domestic or international transfer.
Amount	The currency and amount of the transaction.
Status	The current status of the payment transfer record. It could be: <ul style="list-style-type: none">• In Progress• Processed• Future Dated• Cancelled
Action	The action that can be performed for that transaction by the user. The options are: <ul style="list-style-type: none">•  Copy- to clone a payment•  Cancel- to cancel a payment

3. Click the **Transaction Reference Number** of a specific payment record to view the details of that payment in the **Payment Status Inquiry Details** screen.
OR



Click on the icon to clone a payment.

The user will be redirected to the **Transfers -Adhoc Payee** screen transaction with most of the data of the existing payment copied to the input fields.

OR



Click on the icon to cancel payments.

The user will be redirected to the **Payment Cancellation** screen where the cancellation of the respective payment is facilitated.

OR



Click to change filter criteria. The **Filter** overlay screen appears.

1. Enter the filter criteria.

2. Click **Apply** to search the records. Transaction records appears based on the updated criteria.

OR



Click on the to download the records in CSV & PDF format.

OR



Click on the to setup a column preferences by rearranging or removing columns.

OR

Click on the main kebab menu to access the **Repeat Transfers Inquiry** transaction.

12.2 Payment Status Inquiry – Details

All the details of the payment, including the current status, are displayed on this screen. Details are categorized for easy viewing based on status, recipient details, transaction details, and remitter details.

To view the payment record details:

1. Enter the search criteria.
1. Click **Search** to view transactions. The search result appears on **Payment Status Inquiry** screen based on search criteria entered.
2. Click on the **Transaction Reference Number** of the specific payment record to view its details. The **Payment Status Inquiry – Details** screen appears with the details.

Payment Status Inquiry - Details

The screenshot shows the 'Payment Status Inquiry' screen for transaction number 2401701054683000. The status is 'Processed' as of 12/28/2023, 12:00 AM. Transaction details include Reference Number 2401701054683000, Transfer Network BOOK, Transaction Date 12/28/2023, and Transfer Amount EUR 67.00. Recipient details are Account Name SWATI THITE and Account Number xxxxxxxxxxxx0010. Remitter details are Source Account Number xxxxxxxxxxxx0036 and Source Account Branch HEL.

Field Description

Field Name	Description
	A message identifying the reference number of the transaction is displayed.
Status	
Current Status	The current status of the payment as fetched from the host system.

Field Name	Description
------------	-------------

Date and Time	The date and time at which the payment has been in the current status.
----------------------	--

Recipient Details

This section displays the recipient details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Account Name	The name of the payee.
---------------------	------------------------

Account Number	The payee's account number to which the funds have been transferred. The account number appears in masked format.
-----------------------	---

Account Type	The payee's account type, such as savings, or current.
---------------------	--

Bank Details	The name and address of the payee's bank.
---------------------	---

Transaction details

This section displays the transaction details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Reference Number	The reference number assigned to the transaction by the host system.
-------------------------	--

Payment Type	Displays the type of payment transfer i.e. internal, domestic or international transfer.
---------------------	--

Transfer Network	The network used for the transfer. This can vary based on the region and the destination. Examples of networks in India are NEFT, IMPS, and RTGS. The network used for international transfers is SWIFT.
-------------------------	--

Transfer Amount	The currency and amount of the transaction.
------------------------	---

Initiated On	The date and time of payment initiation.
---------------------	--

Transaction Date	The date and time at which the transfer was processed.
-------------------------	--

Exchange Rate	The exchange rate in case of a multi-currency transfers.
----------------------	--

Charges	Any charges that were involved in the transfer.
----------------	---

Note	Any reference note that has been entered by the user at the time of transfer initiation as well as any note as defined by the bank.
-------------	---

Remitter Details

This section displays the sender's details as fetched from the host system. The fields listed below may vary depending on the type of payment and what the host system renders.

Field Name	Description
Account Number	The account number from which funds have been transferred. The account number appears in masked format.
Source Account Branch	The branch at which the source account is held.

3. Additional following actions can be executed from the kebab menu available on the screen:

- Initiate Again- System is redirected to the **Transfers- Adhoc Payee** screen to transfer the payment. For more information, refer **Transfers- Adhoc Payee** section.
- Cancel - System is redirected to the **Payment Cancellation** screen to cancel the payment. For more information, refer **Payment Cancellation** section.

Note: This option is not available for the Transactions with the status as a **Processed**.

- Download E-receipt – to download the e-receipt in pdf format

OR

Click **Back** to navigate back to previous screen.

12.3 Payment Cancellation

This feature allows user to cancel the payments.


Note: The cancellation is currently supported only for Internal Transfers that are not yet processed and for SWIFT Transfers that are processed as well as in progress.

Payment Cancellation – Internal Transfer

Field Description

Field Name	Description
Cancellation Details	
Cancellation Remarks	Enter the relevant remarks to process cancellation of the payment.
Cancellation Reason	Specify the reason codes.

To cancel payment:

1. Enter the search criteria.
2. Click **Search** to view transactions. The search result appears on **Payment Status Inquiry** screen based on search criteria entered.
3. Click on the  icon to cancel payments against the record which to be cancelled. The user will be redirected to the **Payment Cancellation** screen where the cancellation of the respective payment is facilitated.
4. Verify the payment details and click on **Cancel Payment**.
OR
Click on **Back** to navigate to the previous screen.
5. The success message of payment cancellation appears along with the transfer request number.
6. Click **Home** to navigate to the dashboard.

12.4 Payment Cloning

The **Copy** feature available on the **Payment Status Inquiry** summary screen allows user to clone a payment. This is to make it convenient for the end user to initiate the same payment again, on a different date. The cloning does not intend to stop the user from changing any of the data. Therefore it is just another Adhoc Payment transaction, and the user will be able to change any fields he wants to.

Note: The feature, out of the box, will support International, Internal and SEPA Credit transfers only.

For a Self-Transfer that was initiated from OBDX and visible in Payment Status Inquiry, clicking on the Clone button will open up the **Transfers – Adhoc Payee** Internal Payment page. This is because, from the bank's perspective both Self Transfer and Internal Transfer are payments between accounts within the bank.

The payments seen in **Payment Status Inquiry** are a combination of all payments posted to the back end payments processor. The payments could have originated from other channels too, or directly from the payments processor itself. And therefore to repeat/copy the same payment at a later time, OBDX makes use of the Adhoc Payments transaction since the beneficiary information may not be present within OBDX as a payee.

Pre-Requisites

- Entitlements to Adhoc Payments

To clone the payments:

1. Enter the search criteria.
2. Click **Search** to view transactions. The search result appears on the **Payment Status Inquiry** screen based on search criteria entered.

3. Click on the  icon against the payment record which to be cloned. The user will be redirected to the **Transfers -Adhoc Payee** screen transaction with most of the data of the existing payment copied to the input fields. For more information refer **Transfers - Adhoc Payee** section.

[Home](#)

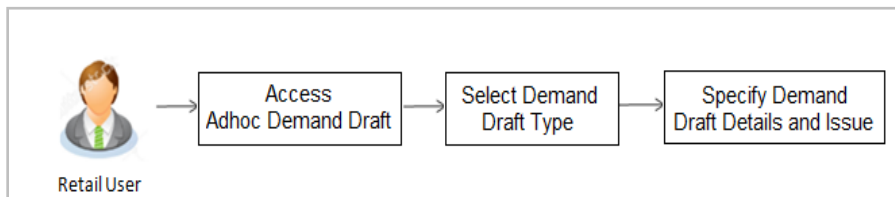
13. Adhoc Demand Draft

Users can initiate requests for demand drafts to be payable towards beneficiaries that are not registered as payees in the system, via the adhoc demand draft feature. Since the demand draft request is for an unregistered beneficiary, the user is required to specify details of the beneficiary along with demand draft details at the time of adhoc demand draft request.

Once the request for the demand draft is initiated, the user can register the beneficiary as a payee by selecting the Add as Payee option provided on the confirm screen.

Pre-Requisites

- Transaction and account access is provided to retail user.
- Transaction working window is maintained.
- Transaction limits are assigned to user to perform the transaction.



How to reach here:

Toggle menu > Payments > Demand Draft > Adhoc Demand Draft

OR

Search bar > Demand Draft - Adhoc Demand Draft

13.1 Adhoc Demand Draft - Domestic

A Domestic Draft initiation request is a request to issue a draft which is payable at a location within the same country.

To initiate an adhoc domestic demand draft request:

1. From the **Draft Type** field, select the option **Domestic**.

The fields in which the user can enter details required to initiate a request for a domestic demand draft appear.

Adhoc Domestic Demand Draft
Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at City	Specify the name of the city in which the draft is payable.

Field Name	Description
------------	-------------

Delivery Location	Select the option to identify where you would like the draft to be delivered. The options are:
--------------------------	---

- **Branch Near Me:** On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear.
- **My Address:** Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank.
- **Other Address:** Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City	Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.
-------------	--

Branch Near Me	Select the branch at which you would like the draft to be delivered.
-----------------------	--

Branch Address	The complete name and address of the selected branch is displayed.
-----------------------	--

The following section appears if you select the **My Address** option as draft delivery location.

Select Address	Select the address at which you want the draft to be delivered.
-----------------------	---

The options are:

- Office Address
- Residence Address
- Postal Address

Address Details	The details of the selected address are displayed.
------------------------	--

The following section appears if you select the **Other Address** option as draft delivery location.

Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
-------------------------	---

City	Enter the name of the city in which the draft to be delivered.
-------------	--

State	Enter the name of the state in which the draft is to be delivered.
--------------	--

Zip Code	Enter the zip code of the address at which the draft is to be delivered.
-----------------	--

Field Name	Description
Currency	<p>The currency in which the draft is to be issued.</p> <p>In case of domestic demand drafts, the currency will be defaulted to the local currency of the country.</p> <hr/> <p>Note: Domestic demand drafts can be issued only in the local currency of the country.</p> <hr/>
Amount	Specify the amount for which the draft is to be issued.
View Limits	<p>Link to view the transaction limits of the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Scheduled On	<p>The facility to specify the date on which the demand draft is to be issued.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	<p>Specify the date on which the draft is to be drawn.</p> <p>This field appears if the option Later from the Scheduled-On list is selected.</p>
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
3. In the **Draft payable at City** field, select the name of the city at which the draft is to be payable.
4. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select the **Branch Near Me** option;
 - i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select the **My Address** option;

- i. From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.
 - c. If you select the option **Other Address**; specify the address at which the demand draft is to be delivered.
 - i. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - ii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iii. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - iv. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
5. From the **Currency** field, select the preferred currency.
6. In the **Amount** field, enter the amount for which the draft needs to be issued.
7. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **Later** in the **Scheduled On** field, specify the date at which the draft is to be issued.
8. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
9. In the **Note** field, specify a note or remarks, if required.
10. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
11. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous page.
12. The success message appears, along with the reference number and draft details.
13. Click **Add as Payee?** to register the beneficiary as a payee.
OR
Click **Home** to navigate to the dashboard.

13.2 Adhoc Demand Draft - International

An international demand draft request is a request to issue a draft which is payable at a location outside the country. To initiate an adhoc international demand draft request, the user is required to specify details of the beneficiary towards whom the draft is payable as well as draft details such as amount and delivery specifications.

To initiate an adhoc international demand draft request:

1. From the **Draft Type** field, select the option **International**.

The fields in which the user can enter details required to initiate a request for an international demand draft appear.

Adhoc International Demand Draft

The screenshot shows the 'Adhoc Demand draft' form in the Futura Bank mobile app. The form is titled 'Adhoc Demand draft' and has a search bar at the top with the text 'What would you like to do today?'. The form is divided into several sections:

- Draft Type:** Two tabs are visible: 'Domestic' and 'International'. The 'International' tab is selected.
- Draft Favouring:** A text field containing 'Sam International'.
- Draft payable at Country:** A dropdown menu with 'United Kingdom' selected.
- Draft payable at City:** A text field containing 'london'.
- Delivery Location:** Three radio buttons: 'Branch Near Me' (selected), 'My Address', and 'Other Address'.
- City:** A dropdown menu with 'London' selected.
- Branch Near Me:** A dropdown menu with 'FCLVA' selected.
- Unit:** A text field containing 'Block A', 'London', and 'GREAT BRITAIN'.
- Currency:** A dropdown menu with 'EUR' selected.
- Amount:** A text field containing 'EUR 1,200.00'.
- View Limits:** A link to view limits.
- Scheduled On:** Two radio buttons: 'Now' (selected) and 'Later'.
- Transfer From:** A dropdown menu with 'XXXXXXXXXX0069' selected.
- Current Balance:** A text field containing 'GBP 1,002,667,079.46'.
- Note:** A text field containing 'Travel Allowance'.

On the right side of the form, there is a **Note** box with a blue ribbon icon. The note text reads: 'All the Demand Draft requests will be processed on the next working day. Demand Deposits will be couriered to the mailing address/provided beneficiary address within 3 to 5 working days. For Demand Deposits to beneficiary address returned undelivered by courier, the draft will be cancelled and credited to your account. DD charges and any correspondent bank charges will be deducted from your account.'

Field Description

Field Name	Description
Draft Favoring	The name of the payee as it is to be printed on the demand draft.
Draft Payable at Country	Select the country in which the draft is to be payable.
Draft Payable at City	Enter the name of the city in which the draft is payable.
Delivery Location	<p>Select the option to identify where you would like the draft delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Branch Near Me: On selecting this option, the fields by which you can select a branch of the bank at which the draft is to be delivered will appear. • My Address: Select this option to have the draft delivered at any of your addresses (work, residence or postal) registered with the bank. • Other Address: Select this option to have the draft delivered at an address other than that of a branch of the bank or your registered address. On selecting this option, the fields in which you can enter an address appear.

The following section appears if you select the **Branch Near Me** option as draft delivery location.

City Select the name of the city to filter the branches so as to be able to select a branch in the city of your choice.

Branch Near Me Select the branch at which you would like the draft to be delivered.

Branch Address The complete name and address of the selected branch is displayed.

The following section appears if you select the **My Address** option as draft delivery location.

Select Address Select the address at which you want the draft to be delivered.

The options are:

- Office Address
- Residence Address
- Postal Address

Address Details The details of the selected address are displayed.

The following section appears if you select the **Other Address** option as draft delivery location.

Field Name	Description
Country	Select the country in which the draft is to be delivered.
Address Line 1-2	Enter lines 1 and 2 of the address at which you wish to have the draft delivered.
City	Enter the name of the city in which the draft to be delivered.
State	Enter the name of the state in which the draft is to be delivered.
Zip Code	Enter the zip code of the address at which the draft is to be delivered.
Currency	Select the currency in which the draft is to be issued.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits of the user. For more information on Limits, refer View Limits section.
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer Date	Specify the date on which the draft is to be drawn. This field appears if the option Later from the Scheduled On list is selected.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Note	Specify a note or remarks for the transaction, if required.

2. In the **Draft Favouring** field, enter the name of the payee as it is to be printed on the draft.
3. In the **Draft payable at Country** field, select the country at which the draft is to be payable.
4. In the **Draft payable at City** field, enter the name of the city at which the draft is to be payable.
5. In the **Delivery Location** field, select the appropriate draft delivery option.
 - a. If you select the **Branch Near Me** option;

- i. From the **City** list, select the city so as to filter the branches based on city of choice.
 - ii. From the **Branch Near Me** list, select the branch at which you want the draft to be delivered.
The complete address of selected branch appears.
 - b. If you select the **My Address** option;
 - i. From the **Select Address** list, select the option of choice.
The complete address of the user as maintained corresponding to the selected address appears.
 - c. If you select the **Other Address** option; specify the address at which the demand draft is to be delivered.
 - i. From the **Country** list, select the country in which the draft is to be delivered.
 - ii. In the **Address Line 1-2** fields, enter the address at which the draft is to be delivered.
 - iii. In the **City** field, enter the name of the city at which the draft is to be delivered.
 - iv. In the **State** field, enter the name of the State in which the draft is to be delivered.
 - v. In the **Zip Code** field, enter the zip code of the address at which the draft is to be delivered.
6. From the **Currency** field, select the currency in which the draft is to be issued.
7. In the **Amount** field, enter the amount for which the draft needs to be issued.
8. In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - a. If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option later in the **Scheduled On** field, specify the date at which the draft is to be issued.
9. From the **Transfer From** account list, select the account, which is to be debited for the demand draft issuance.
10. In the **Note** field, specify a note or remarks, if required.
11. Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
12. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous page.
13. The success message appears, along with the reference number and draft details.
14. Click **Add as Payee?** to register the beneficiary as a payee. The system redirects to the **Add Demand Draft Payee** screen
OR
Click **Home** to go to the **Dashboard** screen.

Confirmation of demand draft issuance

The screenshot shows the Futura Bank mobile application interface. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, the title "Adhoc Demand draft" is displayed. A green confirmation banner reads "Confirmation Your request has been accepted." Below this, the draft details are listed in two columns:

Host Reference Number 2405216430810000	Amount GBP 1,200.00
Draft Favouring Sam Desouza	Transfer From XXXXXXXXXXXX0011
Scheduled On Nov 28, 2022	
Delivery Location Nordea Bank AB, Finnish Branch FINLAND FINLAND Satamaradankatu 5 FI-00020 NORDEA	

Below the details, the text "What would you like to do next?" is followed by two options: "Home" (with a home icon) and "Add as Payee?" (with a person icon).

[Home](#)

14. Issue Demand Draft

The Issue Demand Draft transaction enables users to request the bank to issue demand drafts towards payees. To initiate a demand draft issue request, the user has to first ensure that the payee i.e. the recipient of the demand draft is registered as a demand draft payee through the Manage Payees feature. Once the payee is registered, the user can initiate a request to the bank to issue a demand draft.

A user can initiate a request for a Demand Draft using this transaction. All Demand Draft payees (Domestic and International Demand Draft payees) created by the user are listed for selection. Details of the payee are auto populated on the transaction screen once a selection has been made. The user is then required to fill in details such as the source account to be debited, the amount for which the draft is to be drawn and the date on which the draft is payable, to initiate the demand draft request.

Prerequisites:

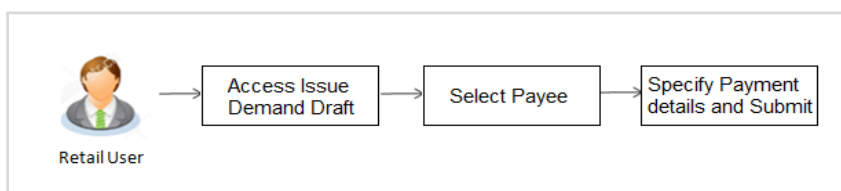
- Transaction access is provided to the retail user
- Transaction working window is maintained
- Required payees are maintained
- Transaction limits are assigned to user to perform the transaction

Features supported in application

The user can request for two types of demand drafts:

- Domestic Demand Draft – Where the draft is payable within the country
- International Demand Draft – Where the draft is payable outside the country

Workflow



How to reach here:

Toggle menu > Payments > Demand Draft > Issue Demand Drafts
 OR
Search bar > Demand Draft - Issue Demand Drafts

Issue Demand Draft

Field Description

Field Name	Description
Favouring	Select the payee to whom the demand draft is to be issued. All the demand draft payees maintained will be listed for selection.
Draft Details	The delivery details of the draft that include the mode of delivery and address at which the draft will be delivered are displayed once the payee is selected. On selecting a payee, the selected payee's photo will also be displayed.
Currency	Select the currency in which the draft is to be issued. In case the draft being issued is a domestic demand draft, the currency will be the local currency of the country.
Amount	Specify the amount for which the draft is to be issued.
View Limits	Link to view the transaction limits. For more information on Limits, refer View Limits section.

Field Name	Description
Scheduled On	The facility to specify the date on which the demand draft is to be issued. The options are: <ul style="list-style-type: none"> • Now: Select this option if you wish to have the draft drawn on the same day. • Later: Select this option if you wish to have the draft drawn at a future date. If you select this option you will be required to specify the date on which the draft is to be drawn.
Transfer On Date	Specify the date on which the draft is to be issued. This field appears if the option Later is selected from the Scheduled On list.
Transfer From	Select the source account from which the funds are to be debited towards the issue of the demand draft.
Current Balance	The net balance in the selected source account is displayed against the Transfer From field once an account is selected.
Remarks	Specify a note or remarks for the transaction, if required.

To issue a demand draft:

- From the **Favouring** list, select the payee to whom the demand draft is to be issued. The details of the selected payee along with the payee's photo appear.

Note : Click on search icon to search specific payee.

- From the **Currency** list, select the preferred currency.
- In the **Amount** field, enter the amount for which the draft needs to be issued.
- In the **Scheduled On** field, select the option to indicate whether the draft is to be issued for the same day or a date in the future.
 - If you select the **Now** option, the draft will be issued on the same day.
OR
If you select the option **Later**, select the date for when the draft is to be drawn.
- From the **Transfer From** list, select the account from which funds need to be drawn.
- In the **Remark** field, specify a note or remarks.
- Click **Issue** to initiate the request for the issue of the demand draft.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous page.
- The **Demand Draft - Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR

Click **Back** to navigate back to previous page..

9. The success message appears along with the transaction reference number, host reference number, status and draft details.
10. Click **Home** to go to the **Dashboard** screen.
OR
Click **Add Favorite** to mark the transaction as favorite. The transaction is added in the favorite transactions list. For more information on the favorite transactions feature, refer the section **Favorites** in this user manual.

FAQ

1. Can I initiate a future dated demand draft issuance request?

You can initiate a future dated demand draft issuance request using the Schedule Later option

2. What happens if I have set up a future dated draft issuance request, but don't have enough funds in my account on the transaction date for the transfer?

Balance check will not be performed at the time of transaction initiation with future date. The transaction will get declined in case of insufficient funds in the account on the given transaction date.

3. What happens if the transaction amount is less than the set Transaction Limit?

You will not be able to proceed with the initiation of the demand draft issuance if the amount you have specified is less than that of the set minimum transaction limit.

4. How will I receive a physical copy of a demand draft?

The bank will operationally issue a draft and mail it to the address that you have selected as the delivery address in the payee maintenance screen.

[Home](#)

15. Favorites

This feature allows users to mark payments as favorites. By doing so, users can quickly access these payments and use them as templates to initiate new payments. This feature is beneficial for users who frequently transfer funds to the same recipients with similar details.

Users can mark a transaction as a favorite by selecting the option provided on the confirmation page of a payment.

The following types of payment transactions can be marked as Favorite transactions.

- Payments made to an account (Money Transfers)

After a transaction is marked as a favorite, it appears in the user's favorite transaction list. To access it, the user simply needs to select the desired transaction from the displayed list. Once selected, the system presents the transaction details in editable mode. The user can then make any necessary changes and submit the transaction for processing.

Prerequisites:

- Transaction and account access is provided to the retail user

Features supported in the application

- View Favorite Transaction Details
- Initiate a Payment
- Remove Transaction from Favorite List

How to reach here:

Toggle menu > Menu > Payments > Favorites

OR

Search bar > Payments - Favorites

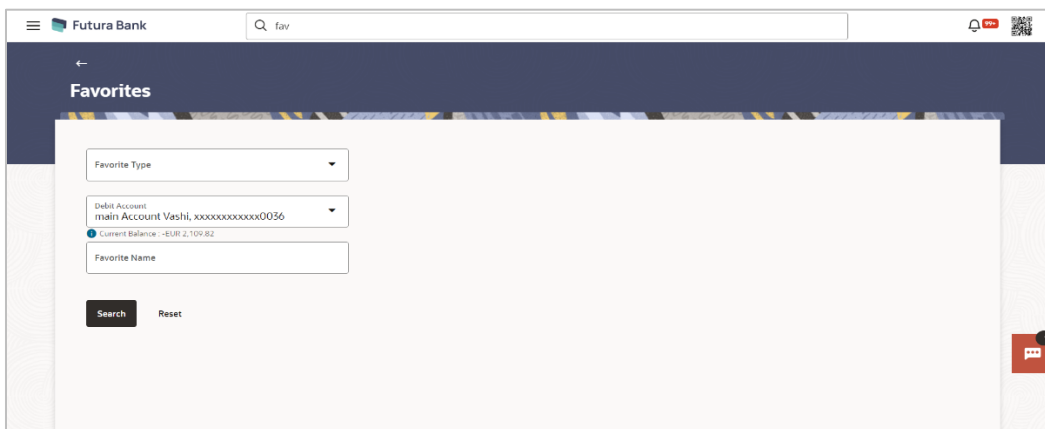
15.1 Favorites – Summary

The screen displays summarized views of all payment transactions marked as favorites. Users can search for a favorite transaction based on the favorite name or favorites types or debit account. They can view and initiate transactions using these favorite transactions as templates, and they can also delete any transaction from the favorite list.

To view and initiate a favorite transaction:

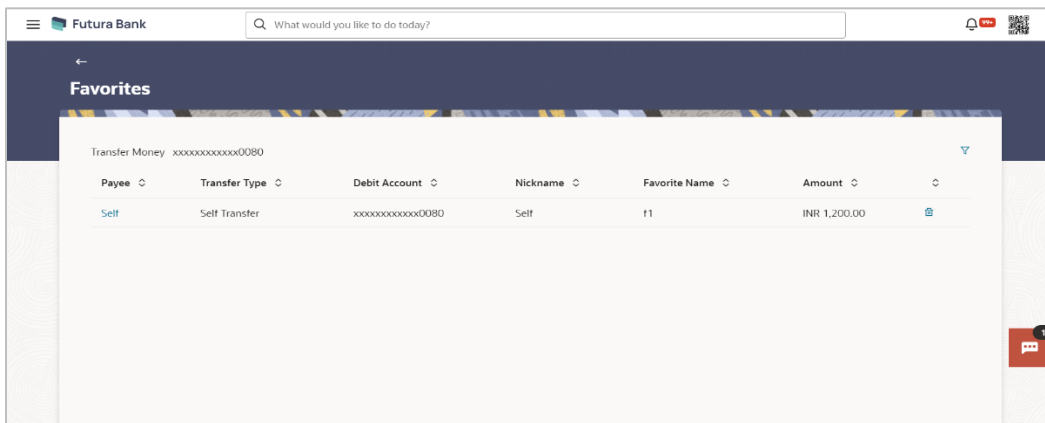
1. From the **Favorite Type** list, select the desired favorite type by which you wish to search transactions.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
3. In the **Favorite Name** field, enter the favorite name by which you wish to search saved the transactions.

Favorites – Search



4. Click **Search** to search the favourites. All the favorite transactions appear as a list on the **Favorites Summary** screen.
OR
Click **Reset** to clear the entered data.

Favorites – Summary




Field Description

Field Name	Description
Search Criteria	
Favorite Type	The favorite type by which you wish to search transaction. The options are: <ul style="list-style-type: none"> • Transfer Money
Debit Account	Choose the CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
Transaction Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Favourite Name	The draft name by which you wish to search favourites.
Search Result	
Payee Name	The name of the payee.
Transfer Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Nick Name	Nickname of the favourite.
Favourite Name	Name of the favourites.
Amount	The amount which is to be transferred.

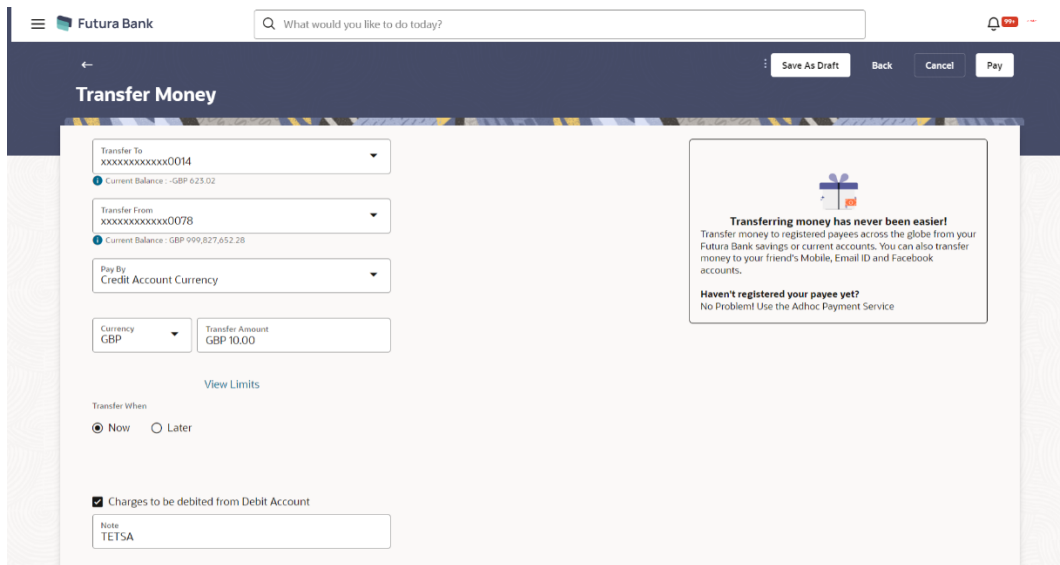
5. Click on the **Payee Name** link of the specific record to re-initiate transaction.

The system re directs to the **Transfer Money** screen with the details of the selected transaction.

OR

Click on  icon to remove the transaction from the favorite list.

Transaction initiation through Favorites




6. Click **Pay** to initiate a transaction towards payee.
- OR
- Click **Cancel** to cancel the transaction.
- OR
- Click **Save As Draft** to save the payment record.
- OR
- Click **Back** to navigate back to the previous screen.

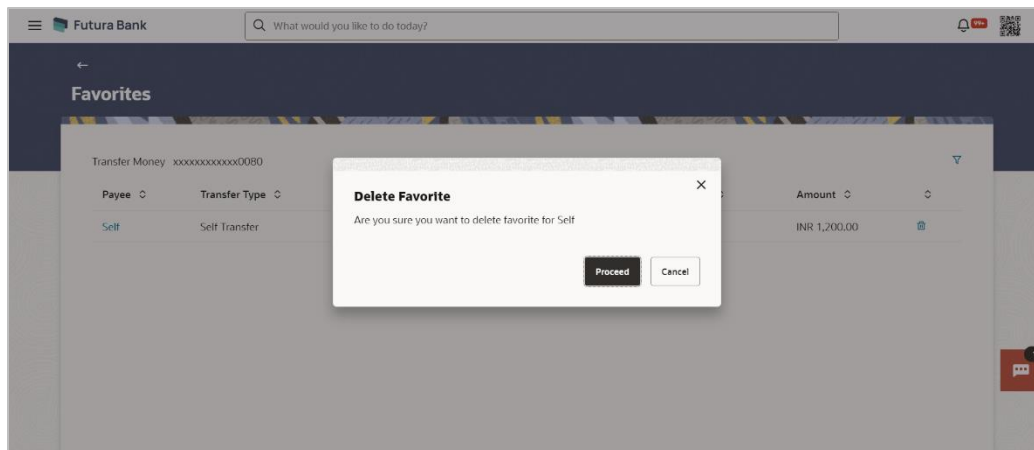
15.2 Remove Favorites

You can remove the transaction that is marked as favorite, from the list by clicking on the “Delete” icon next to each transaction.

To remove a transaction from the favorite list:

1. From the **Favorite Type** list, select the desired favorite type by which you wish to search transactions.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account for which transactions are marked as favorite, and use it to search for transactions.
3. In the **Favorite Name** field, enter the favorite name by which you wish to search saved the transactions.
4. Click **Search** to search the favourites. All the favorite transactions appear as a list on the **Favorites Summary** screen.
5. Click on the  icon against specific transaction record to delete it the from the favorites list. The **Delete Favorite** popup appears.

Remove Favorites- Confirm



6. Click **Proceed** to proceed with the deletion request. The message confirming the removal of the transaction from the favorite list appears.
OR
Click **Cancel** to cancel the deletion process.

FAQ

- 1. If I add a transaction to 'Favorites', where will this transaction be reflected and what benefit will I gain from this?**

The transaction will be saved in the 'Favorites' list. You can then use this transaction by selecting it from this list the next time you want to initiate a similar payment. The details will be pre-populated on the screen thus saving you the time and effort of having to enter all the details again.

- 2. What type of transactions can be saved as favorite?**

You can mark money transfer transactions as favorites.

- 3. Can I edit the details if I am re-initiating a transaction from my favorite transaction list?**

Yes, you can edit the details and re-initiate a transaction by selecting a favorite transaction.

- 4. What happens when I add a transaction in my favorite list?**

Once a transaction is marked as favorite it is displayed in the user's favorite list. The user can directly initiate a transfer using favorite transactions; all the transaction details are auto populated in the respective fields. The user can make required changes in the details and submit the transaction for processing.

[Home](#)

16. Saved Drafts

This feature enables users to view all the transaction which are saved as a draft and incomplete. It also allows user to complete the transaction by redirecting it to the **Repeat Transfers – Existing Payee** screen.

Prerequisites:

- Transaction and account access is provided to the retail user

Features supported in the application

- View Saved Payment Drafts
- Initiate a Payment/ Drafts

How to reach here:

Toggle menu > Menu > Payments > Saved Drafts

OR

Search bar > Payments - Saved Drafts

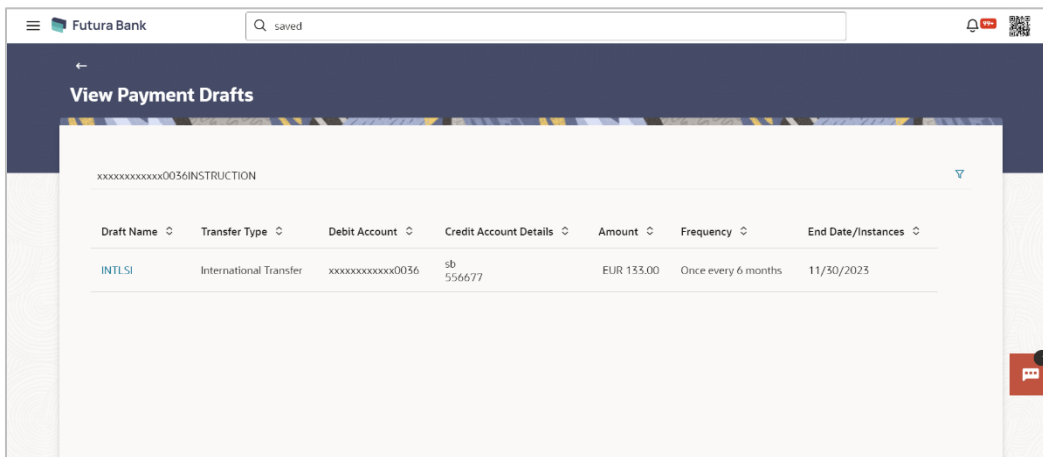
To view payment drafts:

1. From the **Draft Type** list, select the desired draft type by which you wish to search saved drafts.
2. From the **Debit Account** list, select a CASA (Current Account and Savings Account) account from which the amount is to be debited for payment and from which you wish to search saved drafts.
3. From **Transaction Type** list, select the desired transaction type of which drafts is to be searched.
4. In the **Draft Name** field, enter the draft name by which you wish to search saved drafts.

View Payments Drafts - Search Criteria

5. Click **Search** to search the saved drafts. The list of all the saved drafts on **View Payments Drafts** screen.
OR
Click **Reset** to clear the entered data.

View Payments Drafts- Search Result



6. Click on the **Draft Name** link to re-initiate transaction.


Note :

If the **Payment Type** is selected in the **Draft Type** drop-down list, system redirects to the **Transfer Money** screen, where as If the **Instruction Type** is selected in the **Draft Type** drop-down list, system redirects to the **Repeat Transfer – Adhoc Payee** screen.

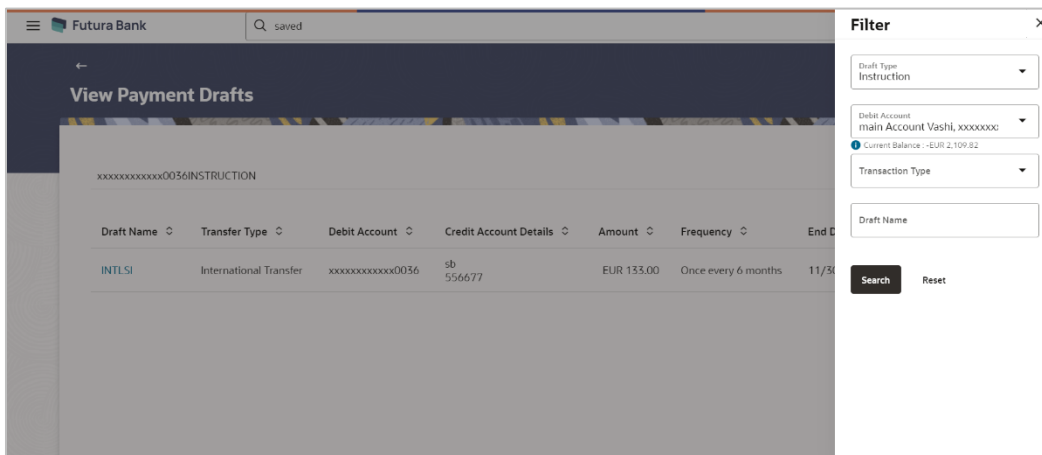
Field Description

Field Name	Description
Search Criteria	
Draft Type	The draft type by which you wish to search saved drafts. The options are: <ul style="list-style-type: none"> • Payment • Instruction
Debit Account	Choose the CASA (Current Account and Savings Account) account from which the amount is to be debited for payment and from which you wish to search saved drafts.
Transaction Type	The desired transaction type of which drafts is to be searched. The options are: <ul style="list-style-type: none"> • Self Transfer • Domestic Transfer • Internal Transfer • International Transfer
Draft Name	The draft name by which you wish to search saved drafts.

Field Name	Description
Search Result	
Account Number	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Draft Name	Name of the Draft.
Transaction Type	The transaction type of the payment transfer.
Debit Account	The CASA (Current Account and Savings Account) account from which the amount is to be debited for payment.
Credit Account Details	The CASA (Current Account and Savings Account) account to which the amount is to be credited for payment.
Amount	The amount which is to be transferred.
Frequency	Frequency of payment. This field is displayed if the Instruction Type is selected in the Draft Type drop-down list.
End Date/Instances	Payment end date or number of payment instances occurred. This field is displayed if the Instruction Type is selected in the Draft Type drop-down list.

7. Click on the  icon to enter new criteria in **Filter** overlay screen. Based on the defined criteria you can view the details.
 - a. Click **Search** to search with the new criteria.
OR
Click **Reset** to clear the entered data.

View Payments Drafts- Filter Criteria



17. Repeat Transfers

Repeat Transfers, also referred to as Standing Instructions or Standing Orders, are instructions given by a payer (bank account holder) to the bank to transfer a specific amount to another account at regular intervals.

Once initiated, these transfers are executed repeatedly till the end date.

The application has simplified the user's task of initiating repetitive payments by introducing the Repeat Transfers feature. Through this feature, users can set an instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. Once initiated, the details of these transfers can be viewed in the **View Repeat Transfer** screen. The user can also cancel a repeat transfer instruction, if so desired, from the **View Repeat Transfer** screen.

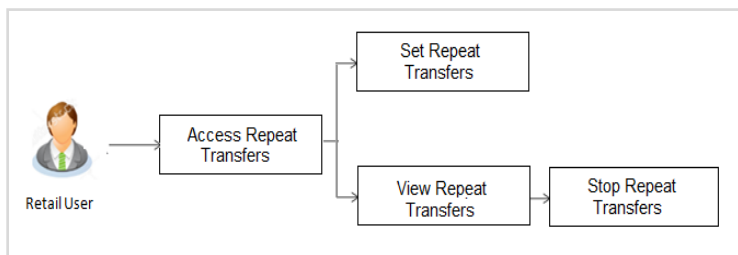
Pre-Requisites

- Transaction and account access is provided to the retail user
- Payees are maintained
- Transaction limits are assigned to the user

Features supported in application

- Set Repeat Transfer
- View Repeat Transfer
- Stop Repeat Transfer

Workflow



17.1 Repeat Transfers - Existing Payee

Using this feature a user can initiate an instruction for repeat transfers to be executed towards a payee for a specific amount at a certain frequency.

How to reach here:

Toggle menu > Menu > Payments > Transfers > Repeat Transfers – Existing Payee

OR

Search Bar > Transfers - Repeat Transfers – Existing Payee

Repeat Transfers - Existing Payee

The screenshot shows the 'Repeat Transfers - Existing Payee' screen in the Futura Bank mobile app. The interface includes a search bar at the top with 'transfe' entered, and navigation buttons: 'Save As Draft', 'Back', 'Cancel', and 'Submit'. The main form contains the following fields and options:

- Transfer Type:** Radio buttons for 'Existing Payee' (selected) and 'My Accounts'.
- Payee:** Dropdown menu showing 'INT46'.
- Account Type:** 'Internal'.
- Account Name:** 'HEL'.
- Account Number:** 'HELO289100046'.
- Transfer From:** Dropdown menu showing 'main Account Vashi, xxxxxxxxxxxx0036'. Below it, a note indicates 'Current Balance: EUR 19,023.84'.
- Pay By:** Dropdown menu showing 'Credit Account Currency'.
- Currency:** 'EUR'.
- Transfer Amount:** 'EUR 1,200.00'.
- View Limits:** A link to view transfer limits.
- Transfer Frequency:** Dropdown menu showing 'Quarterly'.
- Start Transferring on:** Date field showing '2/9/2024'.
- Stop Transferring:** Radio buttons for 'on' (selected) and 'after'.
- Stop Transferring on:** Date field showing '2/7/2025'.
- Note:** Text field containing 'Courier Charges'.
- Also Transfer Today:** A checkbox option with the instruction: 'Select this option to also initiate a one-time transfer towards the payee with the specified amount.'

On the right side of the form, there is a box titled 'What are the benefits?' with the following text:

- No more waiting in queues, issuing Cheques or late payment hassles.
- Consolidated view of all billers and payment history.
- Make all payments and recharges at one place.
- Get SMS Alerts for bill presentments, payments etc.

Field Description

Field Name	Description
Transfer Type	<p>Option to identify whether the transfers are to be made towards registered payees or towards the user's own accounts.</p> <p>The options are:</p> <ul style="list-style-type: none"> Existing Payee My Accounts (User's own account)
Payee	Displays the payee details in the dropdown.
Account Type	Displays the type of account or transfer type associated with the payee.
Account Name	Displays the name of the payee in the bank account appears.
Account Number	Upon choosing the payee, the system displays the associated account number.
Bank Details	<p>Displays the bank details, including the name and address of the branch, where the payee's account is held, after the payee selection.</p> <p>This field applicable for Cross Border and SEPA payee only.</p>
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a source account.
Pay By	The currency type in which amount is transferred.
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> Daily Weekly Fortnightly Monthly Bi-monthly Quarterly

Field Name	Description
	<ul style="list-style-type: none"> • Semi-Annually • Annually • Advanced <hr/> <p>Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X days, weeks, or months.</p> <hr/>
Start Transferring	The date on which the first repeat transfer is to be executed.
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	<p>Specify the date on which the last transfer is to be executed.</p> <p>This field appears if the option On is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected in the Stop Transferring field.</p>
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an Existing Payee:

1. In the **Transfer Type** field, select the **Existing Payee** option.
2. From the **Payee** list, select the payee to whom fund needs to be transferred, and subsequently then select the specific account of the payee towards which the transfers are to be made.
3. From the **Transfer From** list, select the account from which the transfers are to be made.
4. From the **Pay By** list, select the currency type in which amount is transferred.
5. From the **Currency** list, select the preferred currency.
6. In the **Transfer Amount** field, enter the amount to be transferred at regular intervals.

7. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
8. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.
9. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
 - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
10. In the **Note** field, specify a narrative for the transaction.
11. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
12. Click **Submit** to set the repeat transfer instruction.
OR
Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
13. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
14. A success message along with Reference Number, Status and account details appear on the confirmation page.
15. Click **Home** to navigate to the dashboard.

Note: If a standing instruction or a pay later transfer is due to the payee within the next X days (as configured), a warning message will appear on the review page intimating the user about the same. This is applicable only if the repeat transfer being raised involves transfers to an internal or domestic payee.

17.2 Repeat Transfers - Adhoc Payee

How to reach here:

Toggle menu > Menu > Payments > Transfers > Repeat Transfers – Adhoc Payee

OR

Search Bar > Transfers - Repeat Transfers – Adhoc Payee

Repeat Transfers - Adhoc Payee

The screenshot shows the 'Repeat Transfers - Adhoc Payee' form in the Futura Bank interface. The form is divided into several sections:

- Payment Type:** Radio buttons for Internal, Domestic, and International.
- Account Number:** A text field with a masked account number (*****).
- Confirm Account Number:** A text field containing 'HELO253100010'.
- Account Name:** A text field containing 'MDD'.
- Transfer From:** A dropdown menu showing 'main Account Vashi, xxxxxxxxxxxx0036'.
- Current Balance:** A small blue icon and text indicating '-EUR 2,109.82'.
- Play By:** A dropdown menu showing 'Credit Account Currency'.
- Currency:** A dropdown menu showing 'EUR'.
- Transfer Amount:** A text field showing 'EUR 125.00'.
- View Limits:** A link to view limits.
- Transfer Frequency:** A dropdown menu showing 'Fortnightly'.
- Start Transferring on:** A date field showing '2/8/2024'.
- Stop Transferring on:** A date field showing '2/19/2026'.
- Note:** A text field containing 'Courier charges'.
- Also Transfer Today:** A checkbox option.

On the right side of the form, there is a box titled 'What are the benefits?' with the following text:

- No more waiting in queues, issuing Cheques or late payment hassles.
- Consolidated view of all billers and payment history.
- Make all payments and recharges at one place.
- Get SMS Alerts for bill presentments, payments etc.

Field Description

Field Name	Description
Payment Type	Type of payment transfer i.e. internal, domestic or international transfer.

Following fields are enabled based on the **Payment Type**.

Field Name	Description
Network Type	The name of the local payment network This field is enabled if the Domestic option is selected in the Payment Type field.
Account Number	The account number of the payee.
Confirm Account Number	The user is required to re-enter the payee's account number in this field.
Account Name	The name of the payee as maintained against the payee's bank account.
BIC Code	The user can specify the Bank Identification Code of the payee's account. The user can specify the Bank Identification Code of the payee's account.
Address Line 1-2	The address of the payee. This field is enabled if the International option is selected in the Payment Type field.
City	The city of the payee. This field is enabled if the International option is selected in the Payment Type field.
Country	The country of the payee This field is enabled if the International option is selected in the Payment Type field.
Pay Via	Network for payment. The options are: <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details This field is enabled if the International option is selected in the Payment Type field. For more information on network payments, refer Lookups section.
Bank Details	Displays the BIC Code and Bank Details for Domestic type of payment type. OR Displays the SWIFT Code and Bank Details for International type of payment type.

Field Name	Description
Payment Purpose	<p>The purpose for the payment.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Transfer From	Select the source account from which the funds are to be transferred.
Current Balance	Displays the net balance of the account on selecting a source account.
Pay By	The currency type in which amount is transferred.
Transfer Currency	<p>The currency in which the transfer is to take place.</p> <p>Currency is defaulted to destination account currency for Self and Internal Transfer and local currency for Domestic Transfer.</p> <p>For International transfer, the user can select the currency from the list.</p> <p>This field is enabled if the International option is selected in the Payment Type field.</p>
Currency	Select the currency in which the transfer is to take place.
Transfer Amount	Specify the amount to be transferred per frequency.
View Limits	<p>Link to view the transaction limits applicable to the user.</p> <p>For more information on Limits, refer View Limits section.</p>
Transfer Frequency	<p>The frequency in which the repeat transfers are to be executed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Monthly • Bi-monthly • Quarterly • Semi-Annually • Annually • Advanced <hr/> <p>Note: If the "Advanced" option is chosen, one can configure a frequency for the transaction to occur, specifying intervals such as once every X days, weeks, or months.</p> <hr/>

Field Name	Description
Start Transferring	The date on which the first repeat transfer is to be executed.
Corresponding Charges	<p>The facility to select the party by whom transfer charges are to be borne.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Payee: transfer charges are to be borne by the beneficiary • Payer: transfer charges are to be borne by the ordering customer • Shared: transfer charges are to be borne by both the payee and payer <p>This field appears against a record This field is enabled if the Now option is selected in the Transfer When list and where the transfer is being made towards an international payee.</p>
Stop Transferring	<p>Select the option by which to specify when the repeat transfers are to stop being executed.</p> <p>The following two options are available:</p> <ul style="list-style-type: none"> • On: Select this option if you wish to specify a date on which the last transfer is to be executed. • After: Select this option if you wish to specify the number of repeat transfers that are to be executed as part of the instruction.
Date	<p>Specify the date on which the last transfer is to be executed.</p> <p>This fields appears if the option On is selected in the Stop Transferring field.</p>
Instances	<p>Number of instances.</p> <p>This field appears if the option After is selected in the Stop Transferring field.</p>
Payment Details	<p>The unstructured remittance information to the Payment Processor.</p> <p>You can add up to 4 fields each of length not more than 35. These are applicable to SWIFT and SEPA Payments.</p> <p>This field is enabled if the Payee or Payer or Shared option is selected in the Correspondence Charges list.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>
Add Payment Detail	<p>Click on the link to add additional payment details.</p> <p>This field is enabled if the Domestic or International option is selected in the Payment Type field.</p>

Field Name	Description
Note	Narrative for the transaction.
Also Transfer Today	Select this option to also initiate a one-time transfer towards the payee for the same amount as each individual instruction.

To setup Repeat Transfer instructions towards an Adhoc Payee:

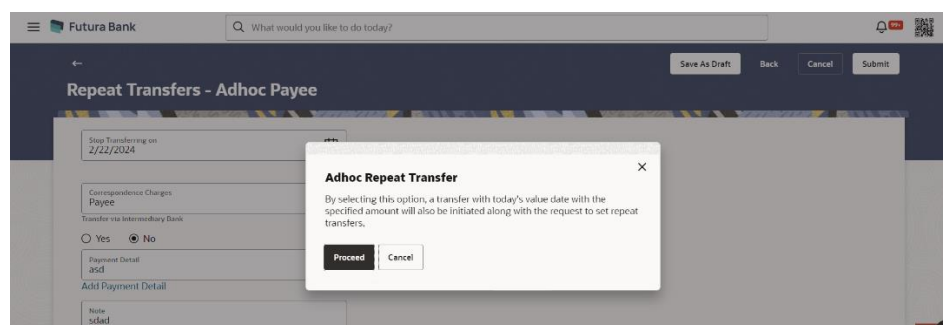
1. In the **Transfer Type** field, select the **Adhoc Payee** option.
2. If you select **Internal** option in **Payment Type** field.
 - a. In the **Account Number** field, enter the payee's account number.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - c. In the **Account Name** field, edit the payee account name.
3. If you select **Domestic** option in **Payment Type** field.
 - a. From the **Network Type** list, select one of the following options: SEPA Credit, Book Transfer and Cross Border.
 - b. In the **Account Number** field, enter the payee's account number.
 - c. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - d. In the **Account Name** field, enter the payee account name.
 - e. In the **Pay Via** field, select the network through which the transfer is to be processed. If the transfer is a domestic (India region) transfer, only those networks that are enabled on the basis of transfer details specified, will be selectable.
4. If you select **International** option in **Payment Type** field.
 - a. In the **Account Number** field, enter the payee's account number.
 - b. In the **Confirm Account Number** field, re-enter the payee's account number in this field
 - c. In the **Account Name** field, enter the payee account name.
 - d. In the **Address Line 1-2** fields, enter the address of the payee.
 - e. In the **City** field, enter the name of the city where payee resides.
 - f. In the **Country** field, enter the name of the country where payee resides.
 - g. From the **Correspondence Charges** list, select the appropriate option.
 - h. From the **Payment Purpose** list, select purpose for the payment.
5. From the **Transfer From** list, select the account from which the transfers are to be made.
6. From the **Pay By** list, select the currency type in which amount is transferred.
7. From the **Currency** list, select the preferred currency.
8. In the **Transfer Amount** field, enter the amount to be transferred at regular intervals.
9. From the **Transfer Frequency** list, select the frequency in which the repeat transfers are to be executed.
10. From the **Start Transferring** field, select the date on which the Repeat transfers are to start being executed.

11. In the **Stop Transferring** field, select the option by which to specify when the repeat transfers are to stop being executed.
 - a. If you have selected the option **On**, specify the date on which the repeat transfers are to stop being executed.
 - b. If you have selected the option **After**, specify the number of instances after which the repeat transfers are to stop i.e. if you specify the number 10, only 10 transfers will be initiated at the specified frequency.
12. In the **Payment Details** field, enter the details of the fund transfer.

Note: This field is enabled if the **Domestic** or **International** option is selected in the **Payment Type** field.

13. In the **Note** field, specify a narrative for the transaction.
14. Select the **Also Transfer Today** checkbox to initiate a one-time transfer towards the payee for the specified amount.
15. The **Adhoc Repeat Transfer** popup window appears.
 - a. Click **Proceed** to initiate one-time transfer along with the repeat transfers.
OR
Click **Cancel**, if you do not wish to initiate the one-time transfer.

Adhoc Repeat Transfer – One Time Transfer



16. Click **Submit** to set the repeat transfer instruction.
OR
Click **Save As Draft** to save the payment record.
OR
Click **Back** to navigate back to the previous screen.
OR
Click **Cancel** to cancel the transaction.
17. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
18. A success message along with Reference Number, Status and account details appear on the confirmation page.
19. Click **Home** to navigate to the dashboard.

Note: If a standing instruction or a pay later transfer is due to the payee within the next X days (as configured), a warning message will appear on the review page intimating the user about the same. This is applicable only if the repeat transfer being raised involves transfers to an internal or domestic payee.

18. Repeat Transfers Inquiry

Repeat Transfers, also referred to as Standing Instructions or Standing Orders, are instructions given by a payer (bank account holder) to the bank to transfer a specific amount to another account at regular intervals.

Once initiated, these transfers are executed repeatedly till the end date. Once initiated, the details of these transfers can be viewed in the View Repeat Transfers screen. The user can also cancel a repeat transfer instruction, if so desired, from the View Repeat Transfers screen.

How to reach here:

Toggle menu > Menu > Payments > Payment Inquiries > Repeat Transfers Inquiry

OR

Search Bar > Payment Inquiries – Repeat Transfers Inquiry

Repeat Transfers – Search Criteria

Field Description

Field Name	Description
Transfer Type	To view the transfers based on the transfer. The options are: <ul style="list-style-type: none"> • SEPA (Applicable for Domestic Transfer in Euro Zone) • Within Bank (Self and Internal Transfers) • Cross Border
Debit Account Number	To view the transfers based on the account from which money will be debited.

Field Name	Description
Status	To view the transfers based on the status of the transfers. The options are: <ul style="list-style-type: none"> • Active • Closed
Reference Number	Reference number of the transaction. This is a unique number generated on posting of the transaction in the back end Payments Processor.

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions.
OR
Click **Reset** to clear the entered data.


Repeat Transfers - Search Result

Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances	Status
2119601808410004			EUR 10.18	Once every month	4/16/2019	7/24/2020	Active
2123101020960002			GBP 12.00	Once every 6 months	11/26/2021	11/30/2021	Active
2124501458350004			EUR 55.00	Once every 2 months	11/26/2021	11/30/2023	Active
2124501444410004			GBP 52.00	Once every 3 weeks	11/27/2021	11/30/2026	Active
2123101022000004			GBP 12.00	Once every 12 months	11/26/2021	11/30/2021	Active
2124401196400004			GBP 11.00	Once every month	11/26/2021	12/23/2021	Active
2122901424850004			GBP 90.00	Once every 2 months	11/26/2021	45 Instance(s)	Active
2123101407000004			GBP 52.00	Once every month	11/21/2021	11/30/2026	Active
2128601371930000			EUR 12.02	Once every 2 months	12/1/2021	12/29/2021	Active
2129401253340004			EUR 67.88	Once every 3 months	11/30/2021	5 Instance(s)	Active
2129401257350004			GBP 47.00	Once every month	11/30/2021	34 Instance(s)	Active
2129501159240004			EUR 2,002.00	Once every 3 months	11/30/2021	21 Instance(s)	Active
2129501453600003			EUR 13.08	Once every 2 weeks	12/1/2021	12/31/2021	Active
2129501455190002			EUR 13.02	Once every 2 weeks	12/2/2021	12/31/2021	Active
2129101353620004			EUR 120.00	Once every 2 weeks	11/29/2021	12/24/2021	Active

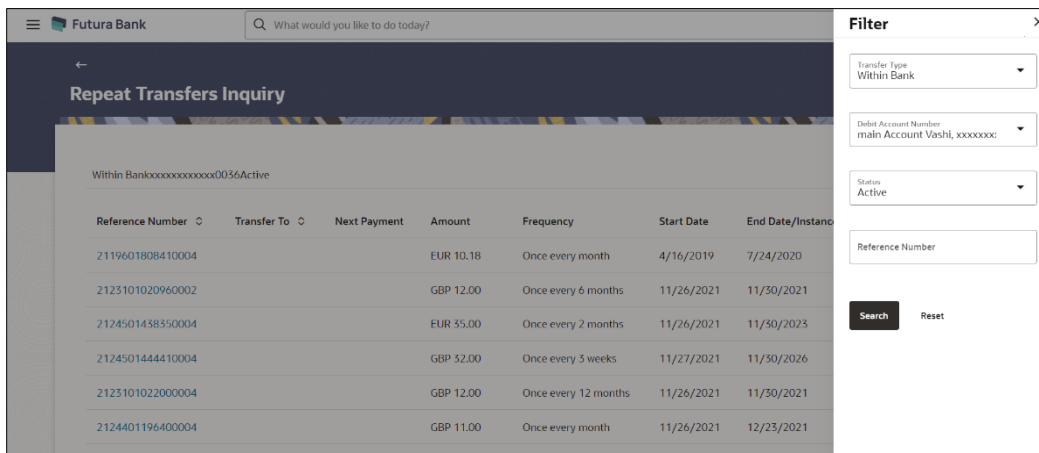
Field Description

Field Name	Description
Search Result	
Account Number	Displays the account from which money are debited.

Field Name	Description
Reference Number	The unique number generated on posting of the transaction in the back end Payments Processor. Click on the Reference Number link to view the details of the transaction
Transfer To	Displays beneficiary name.
Next Payment	The date on which the next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Frequency	Frequency of payment.
Start Date	Payment start date.
End Date/Instances	Payment end date or number of payment instances occurred.
Status	Standing Instruction Status.

- Click on the **Reference Number** link to view the details of the transaction.
- Click on the  icon to enter new criteria in overlay screen. Based on the defined criteria you can view the details.

Repeat Transfers – Filter Criteria



The screenshot shows the Futura Bank interface for Repeat Transfers Inquiry. A table displays transaction details, and a filter overlay is open on the right side.

Reference Number	Transfer To	Next Payment	Amount	Frequency	Start Date	End Date/Instances
2119601808410004			EUR 10.18	Once every month	4/16/2019	7/24/2020
2123101020960002			GBP 12.00	Once every 6 months	11/26/2021	11/30/2021
2124501458350004			EUR 35.00	Once every 2 months	11/26/2021	11/30/2023
2124501444410004			GBP 52.00	Once every 5 weeks	11/27/2021	11/30/2026
2123101022000004			GBP 12.00	Once every 12 months	11/26/2021	11/30/2021
2124401196400004			GBP 11.00	Once every month	11/26/2021	12/23/2021

The filter overlay includes the following criteria:

- Transfer Type: Within Bank
- Debit Account Number: main Account Vashi, xxxxxxxx
- Status: Active
- Reference Number: (input field)

Buttons: Search, Reset

Field Description

Field Name	Description
------------	-------------

Filter Criteria

Field Name	Description
Transfer Type	To view the transfers based on the transfer. The options are: <ul style="list-style-type: none"> • SEPA (Applicable for Domestic Transfer in Euro Zone) • Within Bank (Self and Internal Transfers) • Cross Border
Debit Account Number	To view the transfers based on the account from which money will be debited.
Status	To view the transfers based on the status of the transfers. The options are: <ul style="list-style-type: none"> • Active • Closed
Reference Number	Reference number of the transaction. This is an unique number generated on posting of the transaction in the back end Payments Processor.

The screen's main kebab menu provides options to perform the following actions.:

- Payment Status Inquiry

Additional following actions can be executed from the kebab menu of the record.:

- Initiate Again- System is redirected to the **Transfers- Adhoc Payee** screen to transfer the payment. For more information, refer **Transfers- Adhoc Payee** section.
- Stop - System is redirected to the **Payment Cancellation** screen to cancel the payment. For more information, refer **Payment Cancellation** section.

18.1 View Repeat Transfer

The **View Repeat Transfer** screen displays the set instructions for funds to be transferred at regular intervals towards registered payees or to the user's own accounts. The user can also cancel a repeat transfer instruction, if so desired, from the screen.

To view the repeat transfer details:

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions. The **Repeat Transfer Inquiry** screen lists all the repeat transfers that have been previously initiated.
3. Click on the **Reference Number** link to view the instructions set for the transfer. The **View Repeat Transfer** screen appears with the details.

View Repeat Transfer

The screenshot shows the 'View Repeat Transfer' screen in the Futura Bank mobile app. The screen is divided into several sections:

- Repeat Transfer:**
 - Transfer To: ArthurSEPACredit
 - Transfer From: xxxxxxxxxxxx0036
 - Next Payment: Amount EUR 11.59
- Execution Details:**
 - Start Date: 4/24/2019
 - Instances: 10
 - No. of Payments: 10
 - Note: as per bank statement
 - End Date:
 - Frequency: Once every day
 - Payment Details:
- Payments History:**
 - No data to display.

At the bottom of the screen, there are two buttons: 'Stop' and 'Back'.

Field Description

Field Name	Description
Transfer To	Displays the beneficiary name
Transfer From	Displays the source account number.
Next Payment	Displays the date on which the next payment is scheduled.
Amount	Displays the amount of the set Repeat Transfer.

Field Name	Description
Execution Details	
Start Date	Displays the start date of the repeat transfer execution i.e. the date on which the repeat transfer first starts being executed.
End Date	Displays the last date on which repeat transfer instructions are executed.
Frequency	Displays the frequency in which the repeat transfer is executed.
Instances	Displays the number of instances. This appears if the option After is selected in the Stop Transferring field.
No of Payments	Displays the number of payments made. This appears if the option After is selected in the Stop Transferring field.
Payment Details	Displays the unstructured remittance information to the Payment Processor. This appears if the Payment Type is Domestic or International .
Note	Displays the narrative for the transaction.
Payments History	
Sr No	Displays the serial number for the transfer record.
Execution Date	The date on which the repeat transfer was executed.
Status	The status of the repeat transfer. The status can be: <ul style="list-style-type: none"> • Active • Failed
Reason for Failure	The reason why the specific transfer instruction failed is displayed against those transfer records that have failed to be executed.

4. Click **Stop** to stop a repeat transfer instruction. The system is redirected to the **Stop Repeat Transfers** screen. For more information, refer **Stop Repeat Transfers** section.

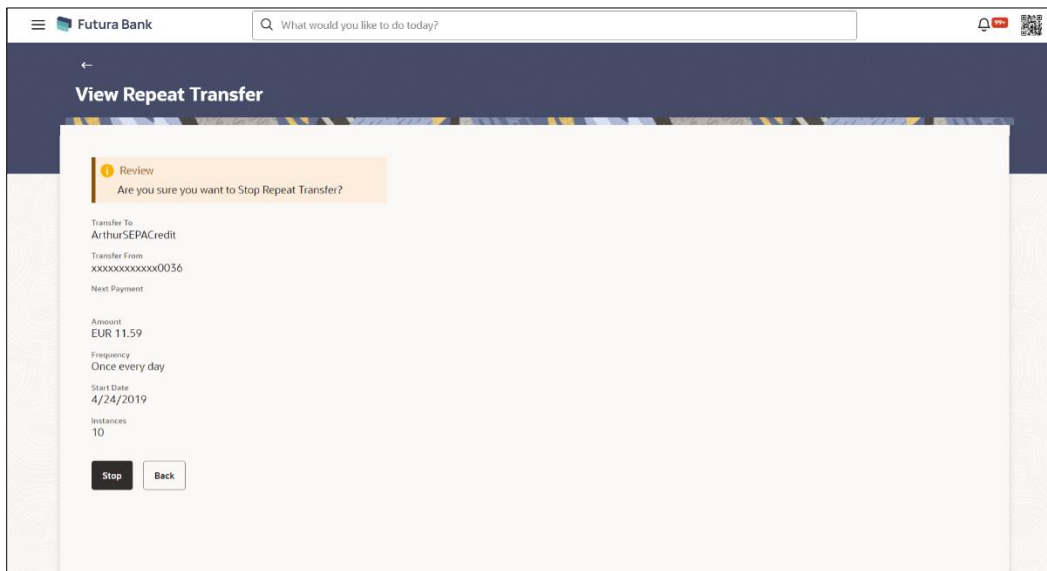
Note: This option is available against those transactions that have instructions pending to be executed.

OR
Click **Back** to navigate back to the previous page.

18.2 Stop Repeat Transfers

The option to stop a repeat transfer instruction is provided on the **View Repeat Transfers** summary screen as well as **View Repeat Transfer** details page only against those transactions that have instructions pending to be executed.


Repeat Transfers - Stop Repeat Transfer



Field Description

Field Name	Description
Transfer To	Displays beneficiary name.
Transfer From	The account from which the amounts are transferred towards the beneficiary or destination account.
Next Payment	The Date on which next payment is scheduled.
Amount	Amount of the set Repeat Transfer.
Frequency	The frequency in which the amounts are transferred from the source account to the destination account.
Start Date	Payment Start Date.
End Date	Payment End Date.

To stop a Repeat Transfer:

1. Enter the search criteria.
2. Click **Search** to search the transfers. Based on the defined criteria you can view transactions. The **Repeat Transfer Inquiry** screen lists all the repeat transfers that have been previously initiated.
3. Click on the **Reference Number** link to view the instructions set for the transfer. The **View Repeat Transfer** screen appears with the details.
 - a. Click **Stop** to cancel the repeat transfer. The **Stop Repeat Transfers** details screen appears.
OR
Click on the  icon against the specific repeat transfer record.
 - a. Select the option **Stop** to cancel the repeat transfer. The **Stop Repeat Transfer** details screen appears.
4. Click **Stop** to stop the repeat transfers maintained for the account.
OR
Click **Back** to navigate back to previous screen.
5. The **Stop Repeat Transfer - Review** screen appears. Verify the details and click **Stop** to confirm cancelling the **Repeat Transfer**.
OR
Click **Cancel** to cancel the operation and navigate back to 'Dashboard'.
OR
Click **Back** to navigate back to previous screen.
6. A message confirming that the repeat transfer has been stopped/ cancelled appears.
7. Click **Home** to navigate to the dashboard.

FAQ

1. Can I cancel a Repeat Transfer instruction?

Yes, you can cancel Repeat Transfer transactions provided that the instruction has some instructions that have not yet been executed. You cannot reverse transfers that have already been initiated.

Once an instruction has been cancelled, it will no longer be visible on the View Repeat Transfer screen.

1. What happens if I have set up a transfer for a future date, but on that date I don't have enough funds in my account to cover the transfer?

In this case, the transfer will not be made. Transfers are executed only if there are funds available in your account.

2. Can I cancel a specific installment of a repeat transfer/ recurring payment?

No, you cannot cancel the specific installment of recurrent payment, but you can cancel entire instruction given for recurring payment.

[Home](#)

19. Positive Pay

An electronic authentication system called Positive Pay that will allow user to share the cheque details with the bank before the bank processes it. Positive Pay is a process to deter cheque fraud. A person issuing cheques enters details of the cheques into the system. The details get verified when the issued cheque circles back to the issuer's bank for clearing. Any discrepancy in the data cheque data entered on the system and the actual cheque received will result in payment being declined.

Pre-requisites:

Transaction access is provided to the retail user.

19.1 List Positive Pay

This option displays the list of all Positive Pay requests. It gives summarize details of the request which includes Debit account number, cheque number, beneficiary number, issue date, cheque amount, status, and action etc.

How to reach here:

Toggle menu > Menu > Payments > Positive Pay > List Positive Pay

OR

Search Bar > Positive Pay – List Positive Pay

To list the positive pay requests:

1. From the **Debit Account Number** list, select a CASA (Current Account and Savings Account) account from which payments is to be debited and by which you wish to search the record.
2. In the **Cheque Number** field, enter the cheque number by which you wish to search the record.
3. In the **From Date & To Date** date picker list, specify the date range to search the record.
4. In the **From Amount & To Amount** field, specify the amount range to search the record.

Positive Pay – Search Criteria

The screenshot displays the 'List Positive Pay' search interface on the Futura Bank website. The page title is 'List Positive Pay'. The search form includes the following fields:

- Debit Account Number:** A dropdown menu with the selected value 'Main Account Vashi, xxxxxxxxxxxx0056'.
- Cheque Number:** A text input field.
- From Date:** A date picker field.
- To Date:** A date picker field.
- From Amount:** A text input field.
- To Amount:** A text input field.

At the bottom left of the form, there are 'Search' and 'Reset' buttons. At the bottom right, there is a 'Help' button and a video chat icon.

5. Click **Search**. Based on the search criteria the records appears on the **List Positive Pay** screen.
OR
Click **Reset** to clear the data entered.


List Positive Pay

Reference No	Debit Account No	Cheque Number	Beneficiary Name	Issue Date	Cheque Amount	Status	Action
2130201616652001	xxxxxxxxxxxx0036	1001	poojas	9/30/2021	EUR 30,038.00	Active	Invoice Details
2216001649919001	xxxxxxxxxxxx0036	1122	swati	5/31/2022	EUR 300.00	Active	Invoice Details
2130201615957001	xxxxxxxxxxxx0036	11 22	poojas	9/30/2021	EUR 30,038.00	Active	Invoice Details
2151501656113001	xxxxxxxxxxxx0036	1122	pooja	9/30/2021	EUR 30,038.66	Active	Invoice Details
2207101654388001	xxxxxxxxxxxx0036	1122	Ghj	3/10/2022	EUR 178.00	Active	Invoice Details
2223001619083001	xxxxxxxxxxxx0036	110011	swati	8/1/2022	EUR 657.00	Active	Invoice Details
2309301660211001	xxxxxxxxxxxx0036	112233	SWATI	4/3/2023	EUR 3,435.00	Active	Invoice Details
2315201671296001	xxxxxxxxxxxx0036	10001	TATA	6/4/2023	EUR 10,001.00	Active	Invoice Details
2332801664739001	xxxxxxxxxxxx0036	000001	Brian Dson	8/10/2023	EUR 7,489.95	Active	Invoice Details

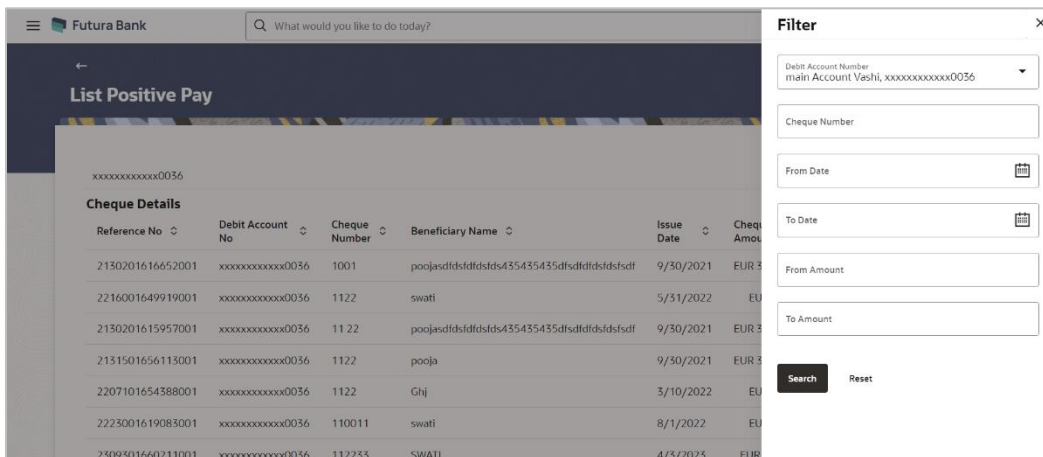
Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited and by which you wish to search the record.
Cheque Number	The cheque number by which you wish to search the record.
From Date – To Date	Specify the period for which you wish to view records. Search will be based on the transaction date range.
From Amount	Search for transfers that have been initiated with an amount equal to or greater than the specified start amount. The amount in the From Amount field should always be less then the amount in the To Amount field.
To Amount	Search for transfers that have been initiated with an amount less than or equal to the specified end amount.
Search Result	
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.

Field Name	Description
Cheque Details	
Reference Number	The reference number of the record.
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Cheque Number	cheque number by which you wish to search the record.
Beneficiary Name	The name of the beneficiary to whom transfer is to be made.
Issue Date	The cheque issuance date.
Cheque Amount	The cheque amount.
Status	The status of the cheque. It could be: <ul style="list-style-type: none"> • Active- Cheque issued, but not yet cleared or expired • Paid- Cheque cleared successfully • Cancelled- Cheque cancelled by the bank • Stale - Expired Cheque • Payment Stopped- Cheque stopped explicitly by the issuer
Action	The action which can be performed.

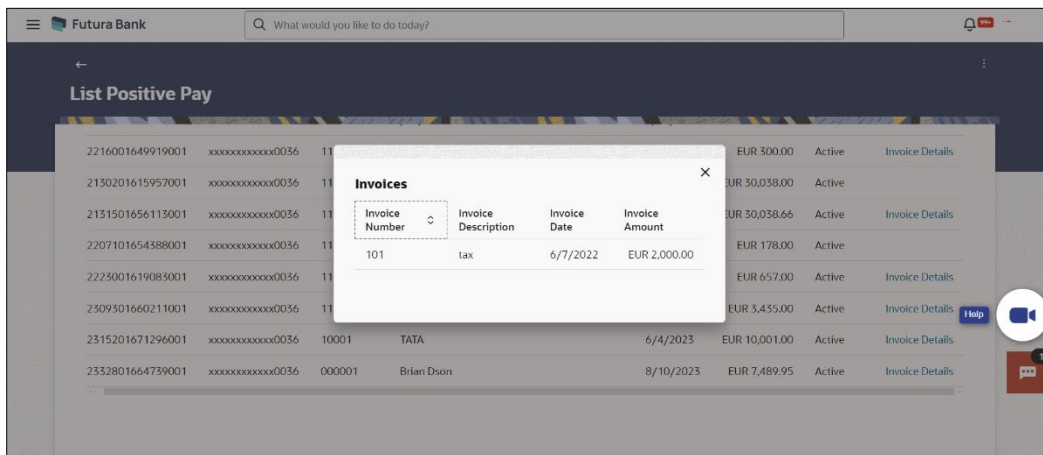
6. Click on the  icon to enter new criteria in **Filter** overlay screen. Based on the defined criteria you can view the details.
 - a. Click **Search** to search with the new criteria.
OR
Click **Reset** to clear the entered data.

List Positive Pay- Filter Criteria



7. Click on the **Invoice Details** link under **Action** column to view the details. The **Invoices** popup appears along with the details.

Invoices popup



19.2 Create Positive Pay

This option allow user to create Positive Pay request for the issued cheques. When the cheque is presented to the bank for payment via CTS Clearing, the bank will compare the instrument details received against the details user send.

How to reach here:

Toggle menu > Menu > Payments > Positive Pay > Create Positive Pay

OR

Search Bar > Positive Pay – Create Positive Pay

To create a positive pay requests:

1. From the **Debit Account Number** list, select a CASA (Current select a CASA (Current Account and Savings Account) account from which payments is to be debited.
2. Click on the **+ Add Row** to add a cheque detail record.
3. In the **Cheque Number** field, enter the cheque number of the cheque to be issued to the beneficiary.
4. From the **Cheque Date** date picker list, select the cheque issuance date.
5. In the **Beneficiary Name** field, enter the beneficiary's name to whom cheque is issued. beneficiary.
6. In the **Cheque Amount** field, enter the cheque amount of the cheque to be issued to the beneficiary.
7. In the **Remark** field, add comment related to cheque issuance.

Note: Click on the **+ Add Row** to add a new detail record.

Create Positive Pay


Debit Account Number
xxxxxxxxxxxx0050

+ Add Row

Cheque Number	Cheque Date	Beneficiary Name	Cheque Amount	Remarks	Action
123456	2/9/2024	Sam Desouza	EUR 1,200.00	Salary	Invoice Details
112233	2/10/2024	Neil Rodrigz	EUR 13,000.00	Food Services	Invoice Details

Submit Cancel Back

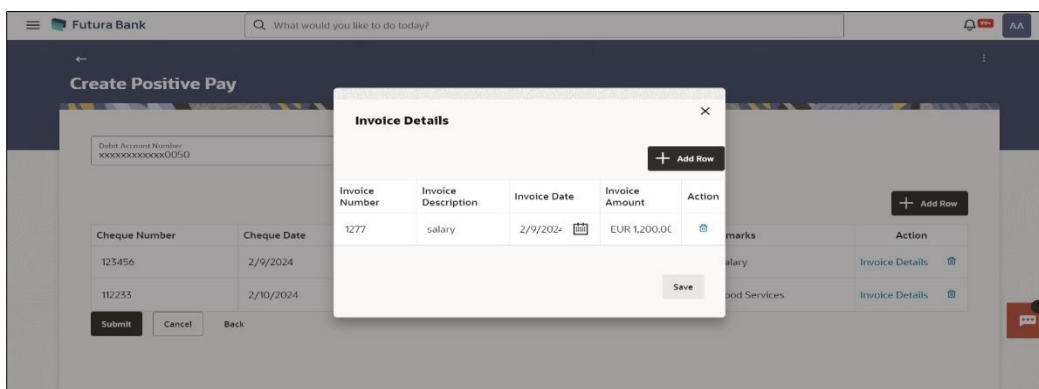
Field Description

Field Name	Description
Debit Account Number	A CASA (Current Account and Savings Account) account from which payments is to be debited.
Cheque Number	The cheque number of the cheque to be issued to the beneficiary.
Cheque Date	The cheque issuance date.
Beneficiary Name	The beneficiary's name to whom cheque is issued. beneficiary.
Cheque Amount	The cheque amount of the cheque to be issued to the beneficiary.
Remark	The comment related to cheque issuance.
Action	Click on Invoice Detail link to add the invoice details. Click on the  icon to delete the record.


8. Click on the **Invoice Details** link under **Action** column to view the details. The **Invoices** popup appears.
 - a. In the **Invoice Number** field, enter the invoice number associated with the cheque issuance.
 - b. In the **Invoice Description** field, enter the description associated with the cheque issuance.
 - c. From the **Invoice Date** date picker list, select the invoice date for the cheque issuance.
 - d. In the **Invoice Amount** field, enter the cheque amount.
 - e. Click **Save** to save the invoices details.

Note: Click on the **+ Add Row** to add a new invoice detail record. User can add multiple invoice details against a single issued cheque.

Invoices popup

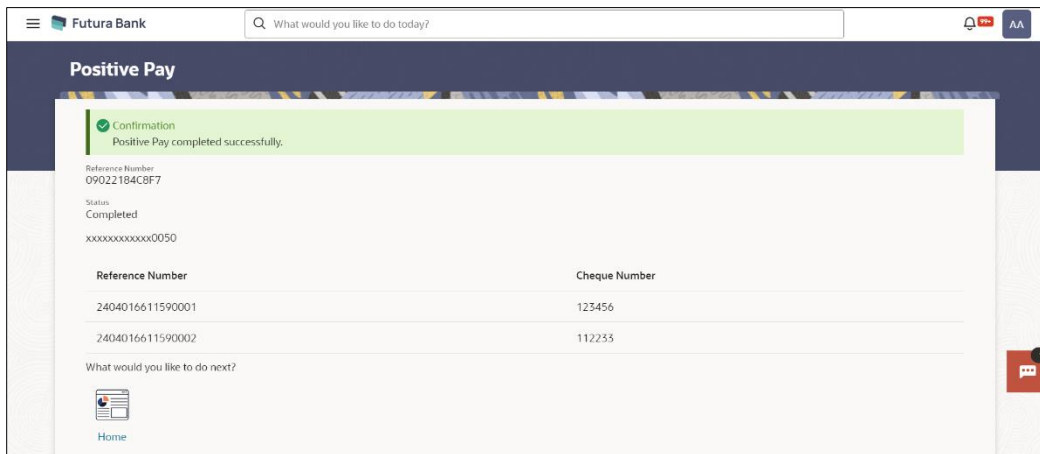


Field Description

Field Name	Description
Invoice Number	Number of the invoice as a supporting document against the issued cheque.
Invoice Description	Description added for the invoice created against the issued cheque.
Invoice Date	Date on which invoice is created.
Invoice Amount	Invoice amount.
Action	Click on the  icon to delete the invoice record.

- Click **Submit** to submit the details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.
- The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
- The success message of Positive Pay completed appears along with the transfer request number, and Positive Pay Status.

Positive Pay Confirmation screen



- Click **Home** to navigate to the dashboard.

20. Manage Debtors

In order to request money from debtors via the Request Money feature, the user needs to first add a debtor. The following details are required to be captured in order to save a debtor:

- Debtor Name
- Debtor IBAN
- BIC Code of the Debtor's bank account
- Nick Name

Once a debtor is created through the, Add Debtor feature, the user can initiate a request for money to be transferred from the debtor's account via the Request Money feature.

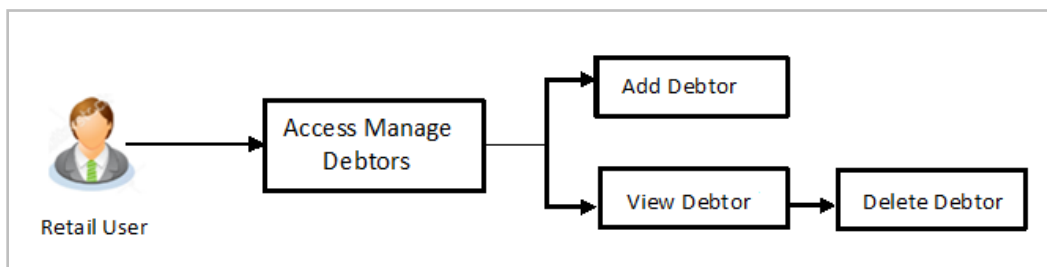
Pre-Requisites

- Transaction access is provided to the retail user

Features supported in the application

- View Debtor
- Add Debtor
- Delete Debtor

Workflow



How to reach here:

Toggle menu > Menu > Payments > Debtors > Manage Debtors

OR

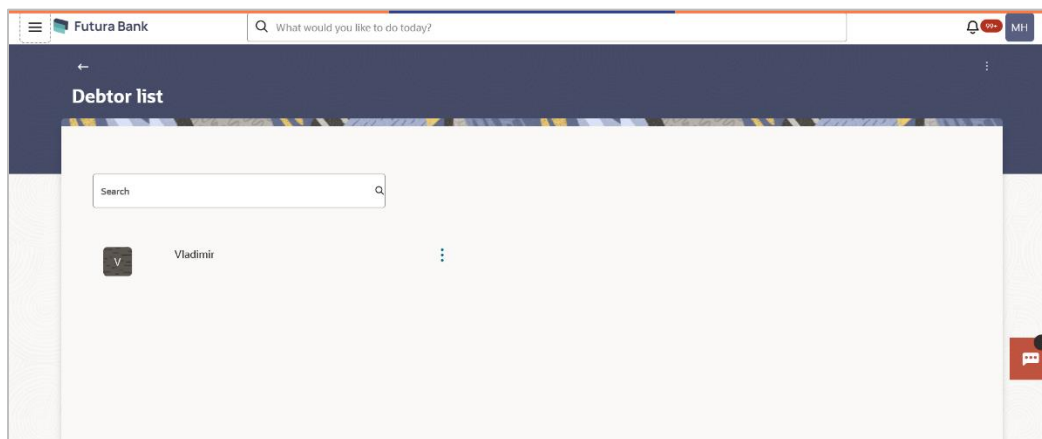
Search Bar > Debtors - Manage Debtors

OR

Access through Kebab menu of the Debtors transactions

To manage debtors:

1. All the registered debtors are listed down by their names along with photos, if uploaded.

Debtors List**Field Description**

Field Name	Description
Debtor Photo	Displays the debtor's photo, if uploaded against each debtor name. If the debtor's photo is not uploaded, the initials of the debtor will be displayed in place of the photo.
Debtor Name	The name by which each debtor is identified as defined at the time of debtor creation, is listed down.
Actions	Name of the action that can be performed for that transaction by the user. It could be: <ul style="list-style-type: none"> • Request Money- allows user to initiate a request to pull money from the debtor • View Details-allows user to view debtor details • Delete- allows user to delete debtor

2. Click on the kebab menu against a Debtor record to navigate below transactions:
 - Request Money- allows user to initiate a request to pull money from the debtor
 - View Details-allows user to view debtor details
 - Delete- allows user to delete debtor

OR

In the **Search by Debtor List field**, enter the nickname of the debtor whose details you want to

view and click  .

OR

Access to below transactions from general kebab menu provided on the page:

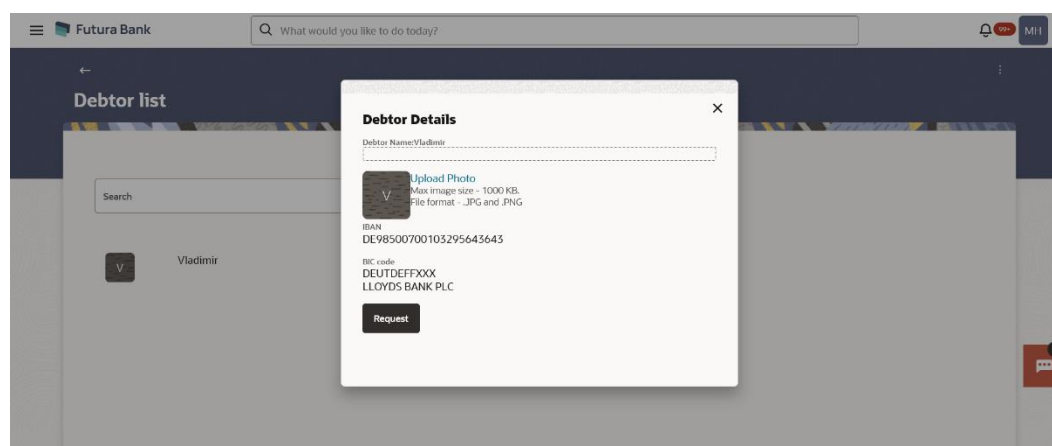
- Request Money- allows user to initiate a request to pull money from the debtor
- Add New Debtor- Allows user to create a new debtor

20.1 View Debtors

To view the debtor details:

1. Navigate to the **Manage Debtor** screen, the **Debtor List** screen appears.
2. Click on the kebab menu against a Debtor record, and click **View Details** to view the debtor details. The **Debtor Details** popup window appears.

Manage Debtors - Debtor Details



Field Description

Field Name	Description
Debtor Name	The name of the debtor as defined at the time of debtor creation.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of the photo.

Field Name	Description
Upload Photo	Select this option to upload a photo against the payee. This option will only appear if no photo has been uploaded against the payee. <hr/> <p>Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.</p> <hr/>
IBAN	The International bank account number (IBAN) of the debtor.
BIC Code	The Bank Identifier code (BIC) of the debtor bank.

- a. Click **Upload Photo** to assign a photo against the debtor. This option appears if no photo has been uploaded against the debtor.

Note:

Once a photo is uploaded against the debtor, the options **Change** and **Remove** appear against the photo.

Click **Change** to modify the uploaded debtor photo.

OR

Click **Remove** to delete the uploaded debtor photo.

- b. Click **Request** if you want to request money.
OR
Click on the **X** icon to close the popup window.

20.2 Add New Debtor

Using this option you can add a new debtor.

How to reach here:

Toggle menu > Menu > Payments > Debtors > Manage Debtors > access through Kebab menu

OR

Search Bar > Debtors – Add New Debtors

OR

Access through Kebab menu of the Debtors transactions

Add New Debtor

Field Description

Field Name	Description
Debtor Name	The name of the debtor.
Upload Photo	The option to upload a photo against the debtor. This option will only appear if no photo has been uploaded against the payee. Note: The maximum allowable image size is 1MB, and the accepted formats are limited to JPG and PNG.
Debtor IBAN	Specify the International bank account number (IBAN) of the debtor

Field Name	Description
Bank BIC Code	The Bank Identifier code (BIC) of the debtor's bank. Note: Click Verify to verify the entered BIC code with the bank details based on BIC code. OR Click on the link Lookup BIC Code to lookup for the BIC search. Displays the bank details.
Nickname	Enter a nickname by which you want to identify the debtor.

To add a new debtor:

1. Click the **Add New Debtor** link to add a new debtor from general kebab menu provided on the page. The **Add New Debtors** screen appears.
2. In the **Debtor Name** field, enter debtor name from whom the amount is to be received.
3. Click on the **Upload Photo** link to upload a photo against the debtor.

Note:

Once a photo is uploaded against the debtor, the options **Change** and **Remove** appear against the photo.

Click **Change** to modify the uploaded debtor photo.

OR

Click **Remove** to delete the uploaded debtor photo.

4. In the **Debtor IBAN** field, enter debtor IBAN number.
5. In the **Bank BIC Code** field, enter BIC code of the debtor bank.
OR
Click **Verify** to verify the entered BIC code with the bank details based on BIC code.
OR
Click on the link **Lookup BIC Code** to lookup for the BIC search. Displays the bank details.
6. In the **Nickname** field, enter the debtor's nickname.
Click **Submit** to add a debtor.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous page.
7. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to return to the **Add Debtor** screen.
8. The success message appears.
9. Click **Home** to navigate to the dashboard.

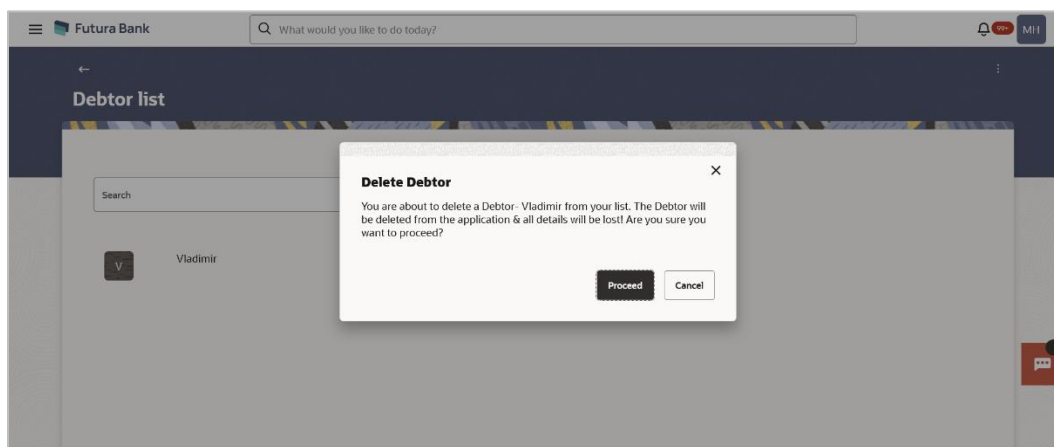
20.3 Delete Debtor

Using this option you can delete the existing debtor.

To delete a debtor:

1. Navigate to the **Manage Debtors** screen.
2. Click on the kebab menu against a Debtor record and click **Delete** to delete the debtor. The **Delete Debtor** popup window with a message prompting the user to confirm the deletion appears.

Delete Debtor



- a. Click **Proceed** to proceed with the deletion request.
OR
Click **Cancel** to cancel the deletion process.
3. The success message of deletion appears.
 4. Click **Home** to navigate to the dashboard.

[Home](#)

20.4 Request Money

The Request Money feature targets users who have receivables due from various individuals which are also periodic in nature. As the name suggests the user needs to initiate a request to pull money from the debtor (the person from whom the money is due to be received) by providing details of the debtor through debtor maintenance.

Pre-Requisites

- Transaction and account access is provided to the retail user
- Transaction working window is maintained
- Debtors are maintained

Features supported in the application

Request money allows the user to

- Initiate SEPA Request Money

How to reach here:

Toggle menu > Menu > Payments > Debtors > Request Money

OR

Search Bar > Debtors - Request Money

OR

Toggle menu > Menu > Payments > Debtors > Manage Debtors > kebab menu of debtor record

OR

Access through Kebab menu of the Debtors transactions

Request Money

The screenshot displays the 'Request Money' form in the Futura Bank application. The form is titled 'Request Money' and includes the following fields and information:

- Request From:** Vladimir
- Amount:** EUR 1,200.00
- Request In:** XXXXXXXXXXXXXXX0011
- Current Balance:** EUR 1,100,000.00
- Receive On:** 4/16/2024
- Notes(Optional):** Food Bill

A 'Note' box on the right side of the form provides the following information:

Note
As a Futura Bank customer, you can initiate a new SEPA Request Money.
Please ensure you have your customer's IBAN and the bank's BIC to initiate a transaction.
Ensure your customer has submitted a mandate to allow a direct debit on their bank account automatically through SEPA Request Money.

The interface also features a search bar at the top with the text 'What would you like to do today?', navigation buttons (Back, Cancel, Request), and a notification icon in the bottom right corner.

Field Description

Field Name	Description
Request From	Select the debtor from whom you need to request money. On selecting a debtor, the selected debtor's photo will also be displayed along with the name.
Debtor Photo	Displays the debtor's photo, if uploaded. If the photo has been deleted or if no photo is uploaded, the initials of the debtor will appear in place of the photo.
IBAN Details	The International bank account number (IBAN) details of the debtor.
IBAN	The International bank account number (IBAN) of the debtor.
Amount	Specify the amount that is to be requested from the debtor.
Request In	Select the account to be credited with the specified amount.
Current Balance	On selecting an account in the Request In field, the net balance of that account is displayed below the field.
Receive On	Specify the date on which the money needs to be received.
Note	Narrative for the transaction.

To initiate a Request Money transaction:

1. From the **Request From** list, select the debtor to whom the money is to be requested, and then subsequently select the account maintained under debtor. The debtor details of the selected debtor appear.

Note: If there is no debtor mapped, add a new debtor using **Add New Debtor** option. And add the bank account details of the debtor.

2. In the **Amount** field, enter amount that needs to be transferred.
3. From the **Request In** list, select the account that needs to be credited with the amount.
4. From the **Receive On** list, select the date on which the money needs to be received.
5. In the **Note** field, enter for a note against the transaction, if required.
6. Click **Request**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to the previous screen.
The **Review** screen appears. Verify the details, and click **Confirm**.
OR

- Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
7. The success message appears along with the reference number.
 8. Click **Home**, to navigate to the dashboard.
OR
Click **Manage Debtors** to create/ edit/ view debtors.

FAQ

1. When will I receive the money I requested?

After the recipient of the request responds with a payment, the money will be automatically deposited in the account that you have identified at the time of request initiation.

2. Can I cancel a request for money?

No, a request once initiated cannot be cancelled.

21. View Limits

An option has been provided to the retail user to view the final available limits considering transaction, cumulative, cooling period and payee limit set if any while initiating a transaction.

1. Click the **View Limits** link to check the transfer limit.
From the **Channel** list, select the appropriate channel to view its limits. The utilized amount and the available limit appears.

View Limits

The screenshot shows a dialog box titled "My Limit" with a close button (X) in the top right corner. Below the title is a "Channel" dropdown menu currently set to "Internet". Underneath is a section titled "Available Limits" containing a table:

	Amount	EUR 1.00 to EUR 9,999.00
€		
	Count	100

Below the table is a note: "Note - Above limits are derived based on your per transaction initiation limits, total available cumulative limit for the current channel, payee cooling period and payee limits set up by you if any for initiating current transaction. You may have limits available for initiating this transaction from other channel, to know more details access - View Limits". At the bottom left of the dialog is an "Ok" button.

Field Description

Field Name	Description
Channel	Channel for which the user wants to view the limits. This will be defaulted to the user logged in channel.
Available Limits	
Amount	An amount range between the transactions can be initiated from the selected channel.
Count	The number of transactions can be initiated by the user from the selected channel.

[Home](#)

22. Lookups

Below describes the different mode of payment network options which allows individuals and businesses to accept/send money.

Swift Lookup

Search BIC Code

Note: You can search by BIC Code & Country or Bank Name & Country.

BIC Code CITIAEADXXX	Bank Name CITI
Country United Kingdom	City

Search

Swift Lookup -search result

Search BIC Code

Note: You can search by BIC Code & Country or Bank Name & Country.

BIC Code CITIAEADXXX	Bank Name CITI
Country United Kingdom	City

Bank Name	Address	BIC Code
CITIBANK N.A.	KHALID IBN AL WALID STREET	CITIAEADXXX

Search

NCC Lookup

NCC Lookup -search result

Bank Name	Branch	Address	NCC Code
MORGAN STANLEY BANK		AV. MERITXELL 80	10000

Field Description

Field Name	Description
Pay Via	<p>Network for payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Swift Code • NCC (National Clearing code) • Bank Details <p>This field is enabled if Yes option is selected in the Intermediary Bank field.</p> <p>For more information on network payments, refer Lookups section.</p>

Swift Code

Field Name	Description
SWIFT / National clearing code value	The SWIFT code will need to be identified if SWIFT Code has been selected in the Pay Via field.

Lookup Swift Code	Link to search the SWIFT code.
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SWIFT Code Look up

The following fields appear on a pop up window if the **Lookup SWIFT Code** link is selected.

Swift Code	The facility to lookup bank details based on SWIFT code.
Bank Name	The facility to search for the SWIFT code based on the bank name.
Country	The facility to search for the SWIFT code based on the country.
City	The facility to search for the SWIFT code based on city.

SWIFT Code Lookup - Search Result

Bank Name	The names of banks as fetched on the basis of the search criteria specified.
Address	The complete address of each bank as fetched on the basis of the search criteria specified.
SWIFT Code	The list of SWIFT codes as fetched on the basis of the search criteria specified.
National Clearing Code	The national clearing code will need to be identified if NCC has been selected in the Pay Via field.

Lookup National clearing code	Link to search the National clearing code.
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National clearing code Look up

The following fields appear on a pop up window if the **Lookup National Clearing Code** link is selected.

NCC Type	The facility to search for the national clearing code by type.
NCC Code	The facility to search for bank details by defining the national clearing code.
Bank Name	The facility to search for the national clearing code by defining the name of the bank.

Field Name	Description
City	The facility to search for the national clearing code by city.
NCC Lookup - Search Result	
Bank Name	Name of the bank.
Branch	Bank branch name.
Address	Displays complete address of the bank.
NCC Code	NCC code of the bank branch.
Bank Details	Bank details based on the Swift / National clearing code selected for the bank.